

## FAQ'S

**What is the mission of your practice?**

My goal is to redefine primary care through unparalleled personalized attention, exceptional medical expertise, and a commitment to holistic well-being. I strive to deliver a seamless healthcare experience tailored to the unique needs of each patient, ensuring convenience, comfort, and comprehensive care. By fostering strong patient-physician relationships, I prioritize preventive medicine, proactive health management, and immediate access to care. My goal is to empower my patients with the knowledge and resources they need to achieve and maintain optimal health, while providing the highest standard of medical excellence. I remain steadfastly dedicated to making each interaction meaningful and impactful, creating a supportive environment where my patients feel valued, heard, and confident in their health journey.

**How is the practice different from a traditional medical practice?**

To provide exceptional care and attention to each patient, I have intentionally limited the size of my practice. I offer certain non-covered amenities and benefits designed to personalize and enhance the overall health care experience. In-office appointments will start promptly, minimizing if not entirely eliminating, waiting times. Virtual visits via telemedicine are also available as an option upon patient request. This practice model also enables me to schedule longer patient appointments (approximately 30 minutes for routine appointments and approximately 60 minutes for the Comprehensive Executive Annual Health Physical. If an issue requires extra time for evaluation or discussion, I will accommodate you to the best of my ability. Also, after hours for urgent issues, you will be able to contact me directly, making it easier than ever to communicate. I will be your dedicated physician for each of your visits, ensuring consistency and the personalized care you deserve.

**What services are provided as a part of my annual fee?**

Please see the Benefits & Amenities document for a complete list of amenities and benefits provided to my concierge patients. Your annual fee pays for those non-clinical, non-covered services. Professional services that are covered by Medicare or a commercial insurance plan will be billed separately, and you will continue to be responsible for any applicable co-pays or deductibles relating to those services.

**Where is your personalized care practice located?**

My office is located at 18701 Sherman Way #4, Reseda, CA 91335.

**Who will cover for you when you are not available?**

My goal is to be available to my patients for urgent issues; however, there will be occasions when I am out of town or otherwise unavailable. In these situations, a trusted colleague will serve as my covering physician.

**Do I still need health insurance if I enroll with you?**

Yes. Your annual fee only pays for the non-clinical, non-covered amenities and benefits that are described in the Benefits & Amenities document. Neither the fee nor the amenities take the place of general health insurance coverage. You are advised to continue your Medicare or other health insurance program coverage.

**Will you be a participating provider for Medicare?**

Yes. My office will file your claims with Medicare as well as with your supplemental insurer on your behalf, as required by law. Office visit fees that are not reimbursed by insurance will be the responsibility of the patient.

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**Will my private insurance or Medicare reimburse my annual fee?**

No. The annual fee is not covered by private insurance or by Medicare.

**Is the annual fee tax deductible or reimbursable through my HSA or FSA?**

In some instances, the annual fee, or part of the fee, may be payable through your HSA or FSA. You are advised to consult with your HSA or FSA plan administrator, employer, HR representative or tax adviser to clarify qualification in your particular circumstance.

**What are my payment options?**

Your Monthly Membership Fee for your Initial Service Year may be paid in full by check to: Christopher Chow, M.D. or may be paid semiannually, quarterly or monthly by credit card. If you opt to pay by credit card, the first payment will be charged to the credit card you indicate on your Membership Agreement Form upon receipt of your executed Membership Agreement Form. This is non-refundable to hold your spot. The remaining balance of your annual membership/enrollment fee (if any) will be charged automatically to your credit card in installments after your start date, according to the selection made. Until we hear otherwise, payments will be processed continually.

**What about labs, X-rays, specialists' fees and hospitalization?**

All medical procedures and services, whether performed in my office or by other providers or health care facilities, will be billed by the performing physician and/or entity.

**Will I be required to pay my annual fee even if I do not use your services?**

Yes. Paying your annual fee allows you to be a member of my practice and to be in touch with me whether you are sick or well. I strongly encourage you to utilize the benefits offered, regardless of your state of health, to proactively safeguard your well-being.

**What happens if I move out of the area and need to terminate after I enroll?**

Your membership agreement can be terminated upon 30 days' written notice to me/my practice. If you move or wish to secure a new physician, the annual fee may be refunded on a prorated basis.

**What if I have an emergency?**

Please know that you can contact me at any time; however, if you have a life-threatening emergency, call 911 immediately. You can then call me or ask the hospital personnel to contact me so I may assist in your care. If you have a non-urgent problem, feel free to contact me first.

**What should I do if I become ill while traveling or away on an extended vacation?**

If the problem is minor, call me first; however, if you have a life-threatening emergency, call 911 immediately – then you can call me. With the exception of controlled substances, I will seek to accommodate your prescription requests if state/local law allows. If you seek care at an emergency room or urgent care center out of my area, you should feel free to ask the doctor seeing you to call me for coordination of your care. If you should require hospitalization while away, at your request, I will attempt to establish regular phone communication with you and your attending physician(s) to ensure continuity of care.

**What if I need to see a specialist or a surgeon?**

I am available to help you decide which trusted specialists to see and to oversee and facilitate access to receive these consultations.