



FREQUENTLY ASKED QUESTIONS

Being Seen

What are the benefits of membership?

Membership includes annual exams for screening and preventive health review, routine and sick visits without co-pays, chronic disease and medication management, and home or hospital visits when needed, all with streamlined, direct physician access. In addition to visiting us in our office, you can call, text, or email your doctor without layers of barriers. Virtual visits via video chat are an option as well. Beyond all this, we also provide ongoing open-minded counseling about the best lifestyle habits for optimal health with *fewer* or *no* medications where safe and possible.

What it does *not* include are co-pays, co-insurance, hidden fees or back-door costs for any primary care services we can provide. There is also *no* minimum time commitment for membership – the membership plan renews month-to-month with the option to discontinue at any time. Our goal is to keep things simple and provide direct care to patients without hoops to jump through.

Please keep in mind: We are *NOT* an emergency care center, so for true emergencies please call 911.

Do I have to be a member to be seen by Dr. Medeiros?

Not at all! In addition to seeing Medicare patients via the standard method of filing claims for coverage of individual visits, we also offer single-fee services at ThriveAPC for patients who only need physician care one visit (or virtual visit) at a time. Please bear in mind, however, that we do not provide medication refills for these single-fee visits, because medications that require refills should be supervised on an ongoing basis by the prescribing provider for the sake of safety.

Is there a sign-up fee to join as a member?

There is a one-time enrollment fee for membership. Patients that are seen for a comprehensive physical visit can apply this fee to initial enrollment if they decide within 30 days to sign on as members.

What is the monthly fee?

Check out our Price List to find the membership plan that applies to you.

Please keep in mind: a membership with Thrive Adult Primary Care does not constitute health insurance.

*Membership discounts cannot be combined, but if multiple discounts apply, we will honor the one of highest benefit to the patient

What if I decide to cancel my membership?

We understand that your needs may change, and we want to help you through whatever transitions you're making. If you need to cancel, we would appreciate a 30-day notice. If you cancel in the middle of a monthly

billing period, your remaining, pro-rated balance will be refunded without a hassle. The full initial enrollment fee will be charged to re-enroll after cancellation.

Why don't you accept other forms of insurance besides Medicare?

Because we believe in transparency. There are no guessing games with respect to cost at ThriveAPC. Prices are contained for the elderly and chronically ill (Medicare patients), and clearly posted for everyone else to decide whether or not our services are worth it.

Every other form of insurance you can think of is retained for the purpose of protecting your assets against infrequent, unpredictable, unavoidable bad events. Regardless of what the commercials look like, having a home insurance policy in your filing cabinet does not actually prevent storm damage, having a car insurance policy does not actually repel drunk drivers, and having a life insurance policy does not subvert death. Health insurance should be no different. It is and was meant to be used for the coverage of costs for treating catastrophic illness and injury. When it comes to routine screening and maintenance, you should be able to take your dollar to whatever primary preventive health care professional meets your needs and your standards, without the barriers and handcuffs of unnavigable third-party reimbursement.

Integrating with the Rest of Health Care

Are you in-network for my health plan?

Let's start by understanding what a "health plan network" is.

Most forms of health care coverage (whether a commercial insurer such as Aetna, Blue Cross Blue Shield, etc. or public options like Medicare or Medicaid) have plan options that fall under a category known as "HMO" – short for Health Maintenance Organization. This term was carried over from the 1990s-2000s referring to large entities that would act as both health insurance agencies and medical care providers. The model was called into question for potential conflicts of interest, and very few brick-and-mortar HMOs exist anymore.

However, partnerships are regularly built between insurance carriers and medical service providers, which function very similarly to the HMO style and even have carried forward the name. Through these contracts, health insurances create incentives for the medical providers to confine care within a limited "network." In such cases, Primary Care Providers are motivated to refer for testing/consultation/hospital care according to the predefined network, regardless the quality of the care provided within that network.

At Thrive Adult Primary Care, WE ARE NO LONGER EMPLOYED BY INSURANCE COMPANIES, BUT BY OUR PATIENTS. Every test/consultation/hospital referral we make is based on what makes the most sense for an individual patient, whether influenced by geography, out-of-pocket cost, and our well-vetted

experience in the region regarding the quality of any given service.

In essence, we are "out of network" for all HMO plans and therefore unable to make in-network referrals for care to be covered under such plans. Apart from this, we take the burden of navigating the health care system off any patient whose health plan does not require a "network PCP" in order to process referrals for tests or specialty care.

What about major health expenses, like tests, surgery or hospitalizations?

These should all be covered by your health plan if you have one. We interact seamlessly with essentially all providers of medical services, which includes placing orders and following results of diagnostic testing, referring to top-notch medical and surgical specialists. Beyond this, we have relationships with high-quality local providers of complementary and alternative care options.

As mentioned above, we are limited in our ability to generate "in-network referrals" or "authorizations" for coverage of major health care expenses within limited health plan networks.

What if I need to see a specialist?

The hope is that by spending more time with your primary care physician, the need to refer you to a specialist will decrease significantly. However, when a referral is appropriately needed, we will take all necessary steps to find and connect you with an area specialist that meets your needs appropriately and affordably.

What if I have an emergency?

You should call 911 immediately. Dr. Medeiros should and will be there for you in every circumstance -- but in the case of a true emergency, timeliness of appropriate care is critical, so there must be no delay in calling 911 and going to the emergency room.

How much do labs cost?

In most cases, labs and other diagnostic studies will be covered according to your health plan. Apart from this, we work with several diagnostic centers to provide testing for reasonable prices. We collect blood and urine samples in-house that are processed through Quest Diagnostics® but also work easily with other labs and diagnostic centers in the region.

How does Thrive APC work with my health plan?

If in doubt about how your health plan intersects with Thrive APC, contact us to discuss your individual situation. Although we may not be contracted with all health plans, as a primary care service we help our patients maneuver the landscape when it gets confusing, because in our current health care system it is nearly impossible to completely separate services (the stuff you actually need and get) from coverage (whether or not a third party will pay for it on your behalf). It is our objective to always help our patients get the care they need.

Can I enroll at Thrive Adult Primary Care if I have MassHealth? An HMO insurance plan?

Absolutely! We just want to be clear that ThriveAPC does not receive payment from any of these plans, so membership does constitute an additional expense unless you have Medicare and come to the office for all your visits. We are confident our patients will discover it is worth every penny.

Can I use my Health Savings Account (HSA), Health Reimbursement Account (HRA) or Flexible Spending Account (FSA) to pay for my membership?

Because of rules that usually accompany HSAs, these types of accounts, coverage may have to be worked out as a reimbursement to you, if it is an option at all. Generally HRAs and FSAs have been used at our practice without difficulty. Our advice, ultimately, is to contact your benefits manager to discuss this, and we would be happy to look at things with you to figure it out as well.

Should I change my health plan to become a member of Thrive APC?

Health care with a DPC practice can in many cases reduce monthly or annual health care costs compared to using services covered within a typical health plan, but it may involve changing coverage depending on the situation. In other cases, it may be most cost-effective to maintain your current health plan. Ultimately, each patient's or family's situation is different and needs to be looked at case-by-case. Patients interested in this analysis should feel free to contact the practice to discuss.

Finding Us

How do I make an appointment?

To schedule a visit please contact our office by phone at (774) 318-4205 or by email at info@thriveapc.com.

Where is your office?

The office is located at 835 West Central Street, Suite 4 in Franklin, Massachusetts. It is right off Rte 140 where it crosses I-495 at Exit 17. Our building is actually visible from the freeway close to BJ's Wholesale Club, located on the same property as the Japanese restaurant Ichigo Ichie, in the brick building, street level, all the way to your right.

What are your hours?

Usual business hours run from 9:00am to 5:00pm on weekdays. The office is generally closed on nationally recognized holidays. Please note that because Dr. Medeiros additionally performs home and hospital visits there may be times when she is not present in the office, so please call in advance to schedule a visit.

Can I walk in for an urgent visit?

Because Dr. Medeiros performs some home and hospital visits there may be times when she is not present in the office, so we strongly discourage walk-ins. However if you have an urgent need, we can generally accommodate you promptly for a same-day or next-day visit so just give us a call.

How can I get in touch with you to find out more information?

You can call us at (774) 318-4205 during business hours M-F between 9am - 5pm, or send us an email: info@thriveapc.com.

You can also find more information right away on our website: www.thriveapc.com, or on our Facebook page: www.facebook.com/thriveapc.

The website is our central source of information online, and will soon include links for new membership enrollment, appointment scheduling, and a patient portal to your medical record, so stay tuned!

NOTE: We recommend that you do not send personal medical information via email for your own privacy and protection, but do feel free to contact us!





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Attentive. At Thrive APC, we believe the first step to providing top quality care lies in paying attention: Attention to detail. Attention to research. Attention to your story. It all matters.

Personal. We believe that excellent doctoring involves more than understanding disease – it means understanding YOU. We listen without judgment and tailor management to each patient’s individual needs.

Complete. True HEALTH contains so much more than meets the eye. The very basis of our name is to do more than merely treat and avert illness or injury – rather to guide patients towards life lived to the fullest.

Also find us on:



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