



FREQUENTLY ASKED QUESTIONS

Being Seen

What are the benefits of membership?

Direct Primary Care (DPC) and TranscEnd™ Medicare Memberships include annual exams for screening and preventive health review, routine and sick visits, chronic disease and medication management, and access to home 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 when 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 care directly from doctor-to-patient without hoops to jump through.

Reminder: We are NOT an emergency care center, so for true emergencies please call 911.

Do I have to be a member to have a medical visit at Thrive APC?

Not at all! In addition to seeing Medicare patients via the standard method of filing claims for coverage of individual visits, we also offer **Pay-As-You-Go (PAYG)** services at ThriveAPC for patients who only need physician care one visit (or virtual visit) at a time.

Please note: we do not provide medication refills for these Pay-As-You-Go visits, because medications that require refills should be supervised on an ongoing basis by the prescribing provider for the sake of safety.

What does membership cost?

Please see our latest Price List for details on our fee structure.

Monthly charges for DPC membership begin the same month as a new patient's first visit and is then billed out on the 1st of each month afterwards. Membership for Medicare beneficiaries is known as our TranscEnd™ plan, and is billed annually, although it can be paid in installments.

We take our time during New Patient Visits to get to know you, and build a foundation for the doctor-patient relationship that will make your healthcare experience seamless and productive.

Patients who are seen for a PAYG New Patient Visit can apply payment for that visit towards membership costs, if the decision to sign on as a member is made within 30 days.

Please keep in mind that *a membership with Thrive Adult Primary Care does not meet requirements for health insurance in regions where it is mandated.*

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 to ensure billing is adjusted going forward.

Except in special cases, periodic (e.g., monthly or annual) fees that have been processed are non-refundable.

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. Costs for the elderly and chronically ill (Medicare patients) are contained and covered, while for everyone else we clearly post our prices so patients can decide for themselves whether it is worth it.

For some perspective: All other forms of insurance are retained to protect assets against infrequent, unpredictable, unavoidable bad events. TV commercials might make it seem otherwise, but 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 was originally meant to be used to cover costs for treating catastrophic illness and injury. Meanwhile, for routine screening and maintenance, you should feel free to take your dollar to whatever medical professional meets your needs and your standards, without the barriers and handcuffs of unnavigable third-party reimbursement rules.

Integrating with the System

Are you in-network for my health plan?

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

Many forms of health care coverage (including commercial insurers like Aetna, Blue Cross Blue Shield, etc. or public plans like Medicare or Medicaid) have 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 recommendation we make for a test, consultant or facility 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 effect, we are "out-of-network" for all HMO plans and therefore unable to generate in-network referrals for care to be covered under such plans. Apart from this, we lift the burden of navigating the health care system to the best of our ability off patients whose health plan does not require a "network PCP" 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?

We aim to reduce unnecessary specialist visits, while maintaining relationships with the best quality consultants in the area. When a referral is appropriately needed, we will take all necessary steps within our scope 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. Primary Care professionals 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 accessing Emergency Services.

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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