

Dear Patient,

I want to thank the 250 of you who subscribed to my practice last year. I appreciate that you value the care I provide, and that you have allowed me to continue to practice medicine with much less intrusion by insurance companies and government agencies. Last year was the most enjoyable and satisfying year I have practiced in the last couple of decades.

However, time marches on, and I am acutely aware that the number of years I have left on this earth are limited. Our 11 grandchildren are scattered between here, Idaho, and California, and if we do not make the time to develop meaningful relationships with them, we will miss out on this opportunity. Also, travel becomes more difficult as we age, and if we don't take the trips we have been putting off, we will probably not make them, ever.

With these thoughts in mind, I have decided that I will fully retire from the practice of medicine on December 31, 2016.

Between now and then, I will continue to practice as I have been, with office hours on Tuesday, Wednesday, and Thursday, will limit time out of town to 6 weeks this next year, and will keep seeing patients who wish to continue subscribing to the practice.

How This Will Work - 2016

Subscription fee You will pay a subscription fee so you can keep seeing me for care.

Insurance I will continue to have no insurance contracts this next year.

Office hours I will continue to have scheduled hours on Tuesday, Wednesday, and Thursday every week I am in town. I will limit the time I spend out of the office for vacation and conferences to no more than six weeks a year.

Services I will see patients in the office Tuesday through Thursday. On other days, I will coordinate care using the phone, Skype visits, email, and text messages when I can for people who waive HIPPA restrictions on insecure communications. I will also see people after hours in the office when I can and when it is the most appropriate thing to do. I will not charge extra for minor office surgeries or other procedures. I will charge my cost for any immunizations or lab tests I do in the office, and I will continue to provide your insurance information to our reference lab so they can bill your insurance for any tests that I send out.

Bills I will not provide you with a bill that you can submit to your insurance. Your prepayment covers my services, and insurance is not designed to pay for this kind of arrangement. However, if you have a Health Savings Account (HSA), it is possible that a new law will direct the IRS to let you pay me out of

your HSA. Currently, these payments would be compatible with Washington State law and with the Affordable Care Act, but the IRS does not allow them yet.

Medicare If you are a Medicare patient, you will sign an agreement that says you will not try to get Medicare to reimburse you for my services because that would be against the law. However, Medicare can still pay for lab tests that I send out and for x-rays that I order. (If you have a Medicare Advantage HMO, check with them to see if they will cover tests that I order.) Of course, you can continue to use your Medicare benefits for visits to any participating provider.

The Payment Details

Payment options Our 2015 membership fee of \$49 a month or \$588 for a full year was not really adequate to keep the practice viable, so we are raising the fee to \$65 a month as of April 1, 2016.

- If you are already set up for automatic bank withdrawals to pay for your care, and you want to continue seeing me after April 1, you do not need to do anything. We will simply increase your withdrawal amount up to \$65 starting April 1, and continuing through December. If you want to stop seeing me at any time, just let us know in writing, and we will stop the automatic withdrawal.
- If you prepaid last year, but want to switch to automatic bank payments this year, we need a voided check from you to set this up.
- If you pre-paid for last year and you want to pre-pay for this next year with a check or credit card, the amount you will need to pay depends on when your subscription ends.
 - If your subscription year starts in January (most non-Medicare patients who did not have Regence or Aetna insurance), you can prepay a total of \$732 for the year.
 - If your subscription year starts in February (mostly patients who were covered with Regence or Aetna through January), a prepayment of \$683 will cover you until the end of the year.
 - If your subscription year starts in April (most Medicare patients), \$585 will cover until the end of 2016.
- We are no longer offering prepaid quarterly subscriptions (because we have trouble keeping track of them), except for patients who want to purchase a 3 month subscription with no intention of continuing care after that time. People who want to subscribe for less than a year should sign up for monthly automatic bank withdrawals. We require a minimum of 3 months payment per subscription, but will terminate any time after 3 months by request of the patients.

Cancellation You can cancel your subscription by sending me a written request as long as I receive it before the first day of the next month. If you prepaid for an entire year, I will refund the amount you prepaid for any remaining months, after the three month minimum.

Registration fee If you haven't kept your subscription up to date, or if you want to rejoin the practice after cancelling your subscription, you will be charged an additional registration fee of \$100. You will not have to pay a registration fee if you remain continuously subscribed.

If you can't or don't want to subscribe to my care for this final year, I understand and wish you well. When you leave, I will provide a copy of your medical records on a CD, or will email you an encrypted PDF file of your records, if you prefer. Access your chart through Web View will be limited after retirement since I will not be paying the license fee for this service after the end of the year.

Sincerely,

Donald T. Stewart, MD