

Vantage Voice

June 2015
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VANTAGE
physicians

Patient Funded = Patient Focused
give us a call: 360-438-1161
Providing Concierge Care in
Olympia for 10 years

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WELCOME TO VANTAGE PHYSICIANS

Vantage Physicians of Olympia, Washington is proud to be the first to offer an exciting new type of premium access health care known as a Direct Medical Practice in which the doctors work directly for their patients. A minimal monthly fee covers the cost of all in-office services including pediatric, geriatric and primary healthcare. The physicians were recognized for their work as the winner of the 2011 Thurston County Health Care Champions Award for Innovative Community Service.

For concierge physicians Drs. Kershisnik and Ritchie, having a Direct Medical Practice allows their patients to have access to their personal family physician 24 hours a day, 7 days a week! They offer same day appointments, house calls, hospital visits, and telephone or email consultations. Each appointment is set to allow you enough time to address all of your concerns and get the type of personal care you expect from your family physician.

TESTIMONIAL

Dr. Kershisnik & her partner Dr. Ritchie from Vantage Physicians are the best doctors I have ever been a patient of. Both take the time needed to listen to your concerns. Both are very knowledgeable. Dr. Kershisnik has come to the house to check up on both my mom & son when she felt that was the best choice for their care. She has come to the hospital and been my rock when my son was in critical condition and almost did not make it. She has also sat with me when my son has needed surgery until the surgeon gave us an update on how he was doing. She is very concerned about her patients and will call or email just to get an update on how things are going.
- J. Cox

Vantage Physicians: Patient Funded = Patient Focused



Changes in store at VantagePhysicians.net

We are redesigning our website, making it more mobile devices compatible (removing flash, no sideways scrolling, easier navigation, etc.). Additionally, we are bringing the website maintenance in house. This lets us make announcements and updates in real time such as: posting office closures due to snow or other emergencies, adding photos, and updating patient feedback immediately. Before you come in for lab work, you will be able to make sure our phlebotomist, Serena will be available. If you have comments you want to add to the site, there will be a place you can post them. Check VantagePhysicians.net in the coming months to see the changes.

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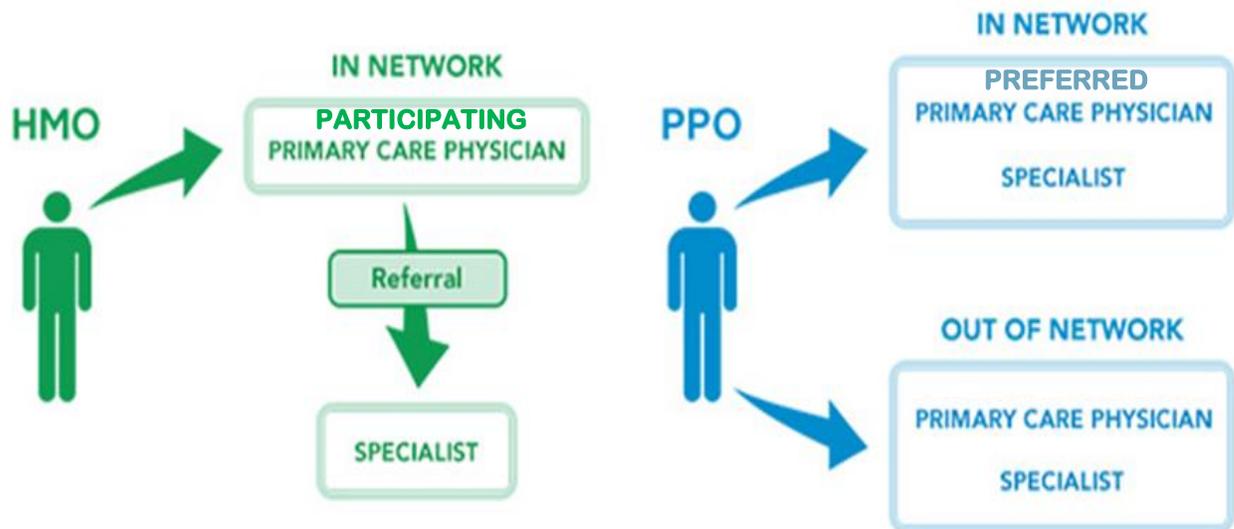
I pay Vantage a membership fee for my services. Why do you need my insurance card?

With the introduction of the Affordable Care Act, insurance companies are applying many cost containment measures. One of the ways they save money is to require pre-authorizations (permission from your insurance company) for prescription medications. If you take prescriptions, you may already have noticed delays or denials getting them filled. Our medical assistant, Serena, spends several hours a day doing paperwork and making phone calls to get authorization from your insurance to pay for your medications. Medication prior authorizations can take an insurance company anywhere from 24-72 hours to process. This is a long time when you are waiting for an essential medicine. (Yet another reason why you should give us advance notice when you need a refill). **When we have a current copy of your insurance card, we can get a timely authorization for you.** We also use your insurance information when scheduling radiology and other diagnostic tests and treatment, referring you to specialists, or submitting lab tests. Not having the correct insurance information, can keep you from getting the quality care you deserve.



HMO, PPO, and POS—What is the Difference & Which Is Best for Vantage Physician Members?

When open enrollment (a period of time during which you can join an insurance program) comes around, it is important to understand the difference between various types of insurance plans. Some of our members found out the hard way this year that their Group Health and Medicare Advantage HMO plans did not allow us to continue to prescribe medications, treat them in the hospital, or refer them to specialists. *Knowing what type of plans work with your membership is crucial.* In order to choose the best type of health plan for your situation, you need to understand the important ways health plans can differ and how each of these will impact you.



Understanding Insurer’s Primary Care Physician (PCP) Requirement

Some types of health insurance require you to have a Primary Care Physician, otherwise known as a PCP. In these health plans, the role of the PCP is so important that the plan will assign a PCP to you if you don’t quickly choose one from the plan’s list. **Although Dr. Ritchie and Dr. Kershnik are Primary Care Physicians, they are not eligible to be your HMO insurance PCP, as they do not “participate” as contracted PCPs.** In HMO plans, the PCP is your main doctor and also coordinates all of your other health care services. For example, your PCP coordinates services you need like physical therapy or home oxygen. He or she also coordinates the care you receive from specialists. Because your PCP decides whether or not you need to see a specialist or have a specific type of health care service or test, your PCP acts as a gatekeeper controlling your access to specialty health care services. In plans without a PCP requirement, getting access to specialty services may be less of a hassle, but you have more responsibility for coordinating your care. As PCPs, Dr. Kershnik and Dr. Ritchie are to help you navigate the healthcare system and advocate for you.

What the Acronyms Mean (HMO /PPO/POS)

HMOs (health maintenance organizations) tend to have lower monthly premiums and lower cost-sharing, but they require PCP referrals and will not pay for care out-of-network except in emergencies. A Health Maintenance Organization (HMO) is a type of managed care health plan where members are assigned a primary care physician (PCP), or in some cases, may choose their primary care physician from a list of approved or “participating” health care providers. Group Health Standard Plan is an example of a local HMO. As long as you have all of your services within Group Health Cooperative, they are covered in full. Any services not obtained within Group Health are not covered. Many Medicare Advantage plans are HMOs. **Because both Dr. Ritchie and Dr. Kershnik are “non-participating” providers, HMO plans are not compatible with your Vantage Physicians membership.** A patient with an HMO may choose to come to our practice, however referrals from our providers will not be authorized – therefore, not paid for – by your insurance, and many plans will not cover prescriptions written by our physicians. If you choose an HMO, you may need to continue to see the PCP listed on your insurance card for referrals and authorizations.

PPOs (preferred provider organizations) have a network of providers they *prefer* you use, but they will still pay for out-of-network care. They are less restrictive than most other plan types, so they tend to have higher monthly premiums and require higher cost-sharing. A Preferred Provider Organization (PPO) is a health plan that gives its members multiple choices in health care and health care providers. The network of physicians is often much larger than an HMO and members can refer themselves to physicians outside of the network. PPOs do not require the use of a primary care physician or a referral to see a specialist. **Vantage “participates” with many PPOs and PPO members can generally receive care from providers outside of the network, making this type of plan work well Vantage Physicians members.** Most private insurance carriers in Washington offer PPO plans.

POS (point of service) plans resemble an HMO but are less restrictive in that you are allowed, under certain circumstances, to get care out-of-network like with a PPO. Like HMOs, many POS plans require you to have a PCP referral for all care whether it’s in or out-of-network. **Vantage is compatible with some POS plans.**

Which Is Best, an HMO, PPO, or POS?

It depends on how comfortable you are with restrictions and how much you are willing to pay. The more a health plan limits your freedom of choice, by not paying for out-of-network care or by requiring you to have an insurance referral from your doctor before you see a specialist, the less it will generally cost in premiums and in cost-sharing. The more freedom of choice the plan permits, the more you are likely to pay for that freedom. Your job is to find the balance you are most comfortable with. If you want to keep your costs low and do not mind the restrictions of having to stay in-network and having to get permission from your PCP to see a specialist, then perhaps an HMO is for you. **Do understand that as a Vantage Physician patient, HMOs do not work with our practice.**

If you do not mind paying more, both in monthly premiums and cost-sharing, a PPO will give you both the flexibility to go out-of-network and to see specialists without a referral. PPOs come with the extra work of having to get pre-authorization from the insurer for expensive services. Our office has employed additional staff to assist our patients with pre-authorizations, as long as you keep us updated with current insurance information, this will speed up the process and be a good option for you.

As you can see, the distinction between an HMO, PPO and POS is very important to our patients. This is especially true for those of you on Medicare, as health insurers will often try to persuade you to choose an HMO with promises of lower/no premiums and covered prescriptions with no donut hole. Although this may sound alluring, when confronted with the task of choosing an insurance plan, please remember that an HMO will not permit our doctors to work on your behalf.



Health Insurance 101

We do not want you to be without your medications, so planning ahead is especially important in the summer months. The doctors' days off are always updated on our website calendar (VantagePhysicians.net). Please take note of these days off when planning for your medication refills. Dr. Ritchie is out of the office every Tuesday. Dr. Kershnik is out of the office every Thursday. It is not uncommon for them to leave the office early in the afternoon to make house calls. **Giving the office at least 2 business day's notice is essential to making sure you never miss a medication refill.**

JUNE						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
14 Office Closed	15	16 Dr. Ritchie out	17 Office Closed 10 to noon	18 Dr. Kershnik out	19 Dr. Kershnik out	20 Dr. Kershnik out Office Closed
21 Dr. Kershnik out Office Closed	22	23 Dr. Ritchie out	24	25 Dr. Kershnik out	26	27 Office Closed
28 Office Closed	29	30 Dr. Ritchie out	1 July	2 Dr. Kershnik out	3 Office Closed Dr. Ritchie out	4 Dr. Ritchie out Office Closed
JULY						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
5 Dr. Ritchie out Office Closed	6 Dr. Ritchie out	7 Dr. Ritchie out	8	9 Dr. Kershnik out	10	11 Dr. Kershnik out Office Closed
12 Dr. Kershnik out Office Closed	13 Dr. Kershnik out	14 Dr. Kershnik out	15 Dr. Kershnik out	16 Dr. Kershnik out	17 Dr. Kershnik out	18 Dr. Kershnik out Office Closed
19 Dr. Kershnik out Office Closed	20	21 Dr. Ritchie out	22	23 Dr. Kershnik out	24	25 Office Closed
26 Office Closed	27	28 Dr. Ritchie out	29	30 Dr. Kershnik out	31	1 August Dr. Ritchie out Office Closed
AUGUST						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
2 Dr. Ritchie out Office Closed	3 Dr. Ritchie out	4 Dr. Ritchie out	5 Dr. Ritchie out	6 Dr. Ritchie out	7 Dr. Ritchie out	8 Dr. Ritchie out Office Closed
9 Dr. Ritchie out Office Closed	10	11 Dr. Ritchie out	12	13 Dr. Kershnik out	14 Dr. Kershnik out	15 Dr. Kershnik out Office Closed
16 Dr. Kershnik out Office Closed	17 Dr. Kershnik out	18 Dr. Kershnik out	19 Dr. Kershnik out	20 Dr. Kershnik out	21 Dr. Kershnik out	22 Dr. Ritchie out Office Closed
23 Dr. Ritchie out Office Closed	24 Dr. Ritchie out	25 Dr. Ritchie out	26 Dr. Ritchie out	27 Dr. Ritchie out	28 Dr. Ritchie out	29 Dr. Ritchie out Office Closed
30 Dr. Ritchie out Office Closed	31	1 September Dr. Ritchie out	2	3 Dr. Kershnik out	4	5 Office Closed

Summer Schedule

The flowers are blooming and the birds are singing – summer has arrived in beautiful western Washington! As many of you may be doing, we have been planning our summer vacations and want to keep you well informed. Opposite (page 6) is a calendar showing when each physician will be out of the office along with the days the practice will be closed. Also note, **June 17th the office will be closed from 9:30 am to 1:00 pm for staff training.** Please review the days your doctor will be out of the office and plan your medication refill requests accordingly (please give us 2-5 business days advanced notice for medication refills). As always, if your physician is out of the office and you have an urgent need, you are welcome to request a phone call or appointment from the covering doctor. For the most current calendar, visit our website at www.vantagephysicians.net.

School/Sports Physicals

As you can see on our calendar, physician office hours are reduced by vacation times in August. This happens to coincide with the time students need sports and school physicals. **If your child will require a physical, please call as soon as possible for an appointment.** Many of our school age children are due for vaccines. If your child is age 11-12 or 16-18 and will be going away to camp, traveling internationally, or living in a dorm, he or she should receive the meningococcal vaccine first.

HPV Vaccine

If you could get a shot that prevents cancer, would you get it? Would you give this shot to your children or your grandchildren? There is an immunization that is given between the ages of 11 and 26 that prevents cancers caused by the HPV virus. The earlier the vaccine is given, the better. Vaccines generate a stronger response from the immune system of younger people, so the pre-teen years are an ideal time to inoculate. Cancers caused by HPV are found in the penis, vagina, vulva, anus, mouth, and throat. This virus has no signs or symptoms and is easily spread. The HPV vaccine has a three dose schedule and all three doses are essential for full protection. Vantage Physicians offers free vaccinations for all members under 19 years old.

Vantage Physicians

Vantage Physicians, founded in 2006, a Direct Medical/ Concierge Practice: is deeply committed to providing prompt, friendly, quality medical care to our patients. Our practice model allows us to focus on our patient's needs rather than the requirements of their insurance carrier. We are free to focus on the primary interaction in healthcare: the patient-physician relationship.

Vantage is Tweeting!



Vantage Physicians is now on Twitter! Follow us at @VantageDoc for announcements from the office such as severe weather closures, holiday hours, and the arrival of vaccinations, as well as fun and informative health and fitness tips.



Vantage Physicians

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