



## Health Insurance Utilization

1420 Beverly Road, Suite 110 McLean, VA 22101 Phone: 703-260-6455 Fax: 703-995-4330  
ExecutiveMD.com

---

While **Executive MD** functions as an "out-of-network" health care provider, your health insurance will still be utilized for reimbursement of our charges.

Almost all health insurers provide "out-of-network" benefits to their members. The reimbursement rates vary depending on how your particular plan is set up. Generally, "out-of-network" payments will be reimbursed to you, by your insurer, at a specified rate. A common example is '80%/20%' - meaning you are only responsible for 20% of the "allowable" amount charged and should be reimbursed 80% by the insurer. Some insurers, but not all, require you to first meet an "out-of-network," out-of-pocket deductible. This amount also varies among insurers. Executive MD clients are strongly advised to review their insurance paperwork or call their insurers to educate themselves on the details of their "out-of-network" benefits and rates of reimbursement.

Executive MD fees for all face-to-face follow-up and problem-oriented visits have been reduced to ~ 80% of those typical for our area. These fees more approximate local insurers' "allowable" charges--what they are willing to reimburse for a specific service. After your visits, we will submit to your insurance, on your behalf, an invoice of the services we rendered to you on that day. Your insurer will then either apply this amount toward your deductible or reimburse it to you at your insurer's "out-of-network" reimbursement rate (see above). It is important to keep in mind that you can still see "in-network" specialists and consultants, covered by your insurance, even if you are referred to them through Executive MD.

If you have a Flexible Spending Account, a Medical Savings Account (MSA), or meet requirements for a Health Savings Account (HSA), your out-of-pocket costs for Executive MD services can often be paid with pre-tax dollars, as they will be considered "non-covered medical expenses." Please discuss this with your accountant, HR director, or the person managing your health insurance account.

Your annual fee includes the comprehensive exam, studies and blood tests performed at your Executive Physical as well as the concierge and care-coordination services throughout the year.