

# **Riverside Medical Membership Program FAQs**

## **How much is the annual fee?**

The fee for 2026 will be \$400. We hope to keep the fee the same in future years, but it is subject to change

## **Why do I have to pay an annual fee?**

Since our founding in 1980, Riverside Medical has strived to provide high-quality, personalized, compassionate care. Over the last 45 years, many changes in the healthcare industry have made achieving the above goals challenging, and while we have resisted for many years, it is now unavoidable that a change to our practice model is necessary. More and more of the services we provide are considered non-covered or not medically necessary by insurers. This has increased financial pressures on practices across the board, and many have responded by decreasing the level of service they offer. At Riverside Medical, we are choosing to maintain our high level of service.

## **When do I pay?**

Bills will be sent out in early January and are due on February 1st.

## **My annual exam/first appointment of the year is not until later in the year. Can I pay then?**

The annual fee is not linked to a specific appointment or service. It is due at the beginning of the year and allows access to all care and/or services provided throughout the year

## **Will this payment be applied to my deductible?**

No, this payment does not get applied to your deductible

## **How do I pay?**

Payment may be made in person or online at [www.HealowPay.com](http://www.HealowPay.com)

## **Do I still need insurance?**

Yes, the annual fee is not a replacement for health insurance, and we will continue to submit claims to your insurance

## **What normal services do I get at Riverside Medical?**

- Midwestern-trained staff

- Sufficient appointment times
- Early morning, evening, and weekend office hours
- Access to an on-call provider 24/7 for urgent or emergent issues
- Day of or week of appointments for acute issues
- On-site laboratory
- On-site receptionist staff
- Prompt prescription refills
- Prior authorizations and peer-to-peer assessments to get prescriptions and tests approved by insurance
- Medical forms filled out and record transfers
- On-site ultrasound
- Physical therapy department where our physical therapists work 1-on-1 with patients
- No facility fee

#### **What additional services are provided in the membership program?**

- No longer any charge for medical form completion, prior authorizations, or record transfers
- Free cardiovascular screenings such as Lipoprotein (a) and apolipoprotein B. These tests are typically not covered by insurance and would be paid for out of the patient's pocket. We are currently working on finding additional screenings to offer for cancer and dementia
- 15% off all MedSpa services provided at Riverside Medical

#### **Can I make payments?**

Yes, we can set up a 4-month payment plan where you will provide your credit card to be kept on file, and it will be charged on the first of the month.

#### **My spouse or children are also patients of the practice. Is there a discount?**

Yes, we can provide a discount. The first patient is \$400, the second family member will be \$300, and any subsequent family members will be \$200 each. The family members must have the same insurance plan or live in the same household.