

Riverside Medical Annual Fee Program FAQs.

Dear Valued Patient,

For the past 45 years, the staff at Riverside Medical has had the privilege of treating their patients with the utmost quality of care and professionalism. Unfortunately, costs to provide the high level of care and service that our patients expect and deserve have risen steadily while reimbursements from insurance companies have actually decreased in recent years. Therefore, a change to our practice model has become necessary. Since we will not accept a model in which there is any reduction in the quality of care we provide, we will reluctantly be instituting an annual fee for patients.

Beginning in 2026, Riverside Medical will be starting the Riverside Medical Annual Fee Program. This program will have an annual fee of \$400 and will be required to be a patient at Riverside Medical. The fee is not covered or reimbursable by insurance and is separate from all typical costs incurred by patients for services rendered at our practice. This was a difficult decision for the practice to make, and one that we resisted making for several years while watching many other practices in the area take similar measures. We understand that some patients may be unable or unwilling to pay the annual fee, and we regret if that is the case. With this change, we are confident we will be able to continue providing compassionate and quality care to you all for many years to come.

New benefits included in the annual fee program:

- No cost for certain non-billable/non-covered services
- Evolving discounted or free non-covered screening tests
- Exclusive discounts on our MedSpa services

Invoices will be sent out in early January. To be clear, this fee is for non-covered services, and is a per-patient annual fee. It is not a replacement for health insurance, and we will continue to send claims to your insurance for covered services rendered at our office. We will continue to accept most PPO and Medicare policies and suggest patients continue to maintain their choice of health insurance plan. More information will be posted on our website soon. We appreciate your loyalty to our practice and look forward to continuing to be your Providers.

With any questions, please call (847) 577-9300, option 6 (or extension 151)

Sincerely,

Dr. Flershem, Dr. Thalheimer, Dr. Propes, Tyler Kostecki, and Jamie Kahn

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 did Riverside implement 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?

Electronic bills have been sent out and are due by March 31st.

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

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 annual fee program?

- No longer any charge for medical form completion, prior authorizations, or record transfers
- Free cardiovascular screenings, such as Lipoprotein A. This test is 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. If you need a longer payment plan, please reach out to our office.

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.