## ANNOUNCING THE CHANGE TO A PATIENT PAY PRACTICE GRANT GERNER, MD

June 12, 2023

Notice to all of Dr. Gerner's patients:

Beginning November 1, 2023, my practice will no longer accept payment from Medicare, Medicaid or private medical insurance. Patients with those plans will still be able to access my services, but my practice will no longer submit claims on the patient's behalf.

From November 1, 2023, and thereafter, patients will be required to pay for their visits at the time of service. Payment by credit card or check will be preferred to cash.

My staff will be able to provide a copy of your detailed medical bill and receipt that you may submit to your insurer for potential reimbursement. My practice will be considered an "out of network provider." Many insurers do not offer coverage for "out of network" services. Others do so but with a higher deductible and/or copay. Medicare does not pay for services from providers who are not contracted with Medicare. I will not be contracted with Medicare starting November 1, 2023.

For laboratory services, such as for biopsies, I send specimens to Inform Diagnostics. Inform Diagnostics has its own contract with Medicare, Medicaid and most private medical insurers. Their pathology services should still be covered. What this means for the patient is that you will need to pay for the biopsy procedure but your insurance should cover the cost of the laboratory histopathology, i.e. the "path report" which determines the diagnosis for the biopsy.

There are two other laboratory services I use: DermTech for the PLA (pigmented lesion assay), and Castle Diagnostics for the Melanoma Decision Dx test. Both of these companies contract with Medicare, Medicaid and private insurance so the cost of their tests should be covered.

To help you determine if you will continue to see me for your skin cancer needs, an accompanying proposed cash fee schedule is included with this letter.

I ask that anyone who will not be keeping their upcoming appointments due to the change of my practice model please call to cancel their appointments. My staff will provide options for a dermatologist for your ongoing care.

I love what I do in screening for, diagnosing and treating skin cancer! The extensive training I took and continue taking, the development of the screening techniques, the utilization of cutting edge digital dermoscopic equipment and the generous amount of time that I spend with patients are all things that are very beneficial to my patients, but they are not financially viable for an insurance/MCR/MCD based practice. Simply stated: the only way for me to keep doing what I do is to see if my practice can survive with a cash patient pay model.

For a detailed explanation please see the attached letter, "Reasons for Changing to a Patient Pay Practice."

I ask that patients with limited financial assets who have had melanoma, multiple skin cancers or have a suppressed immune system please discuss with me how I can accommodate your skin cancer care needs.

Sincerely, Grant Gerner, MD