



Enhanced Concierge Care Benefits Included as Part of the Annual Membership Fee

These offerings are not covered by Medicare or by other insurance plans. Lown Group's smaller practice size allows us to provide you with the following membership benefits for:

Program Options

- Cardiology program
- Internal Medicine program
- Cardiology/Internal Medicine program

Program Specific Benefits

Cardiology:

- **Physician Contact.** Individuals who enroll in the cardiology option will be able to connect promptly with their Lown Cardiology physician for all cardiovascular issues and will continue to call their Primary Care Physician for all other medical needs.
- **Cardiovascular assessment and management.** As a concierge cardiology patient, your doctor will arrange for the management of your cardiovascular issues as well as the assessment and management of your personal risk profile over time to optimize your overall cardiovascular health. When appropriate, a whole-body composition analysis will be conducted to accurately assess fat mass, muscle mass, and body fat percentage.

Internal Medicine:

- **Physician Contact.** Individuals who enroll in the Internal Medicine option will be able to connect promptly with their Lown Internal Medicine physician and Lown Nurse Practitioner for primary care needs.

All Program Benefits

Improved communications. Our goal is to provide support at any stage of health, in understanding your personal values, life goals, and preferences regarding current and future medical care. If you elect to utilize the Cardiology only services, our communications will be limited to your cardiology health care needs.

- **During business hours.** When you call the Practice during office hours there will be no phone tree to navigate; only real people to take your call, with a real concern for your health and well-being. In the event that you need to leave a message, your phone call will be returned promptly (usually within 3 business hours).
- **Your physician's cell phone number will be provided to you.** This allows easy and direct communications for urgent problems that occur outside of regular office hours. Lown Group physicians will make reasonable best efforts to be available to speak with you when you are ill or injured, to assist in your care. **However, for emergencies, always call 911 first.**
- **Convenient email and text communication for non-urgent health issues or questions.** For non-urgent questions or for follow up to a visit, you can email us directly and you will receive a response promptly (usually within 24 hours). Alternatively you may text, send a message through our portal, or email.

Little or no office waiting room time, and longer appointments. Office visits will start promptly. Most cardiology appointments are scheduled for 30-40 minutes, but some (for example, a comprehensive cardiovascular assessment) may take longer. Internal medicine visits are scheduled for 30-60 minutes, yet a comprehensive annual wellness exam may take longer. Our aim is to arrange for you to have the time it takes to thoroughly address all your questions and concerns regardless of the reason for your visit.

Strong focus on preventive medicine and long-term health and wellness. As part of our commitment to your long-term health and wellness, our philosophy is to educate you about the science of exercise, nutrition, stress management and healthy living. In addition to the cutting-edge 21st-century clinical services already offered through the Lown Group practice, we will assist you to identify and evaluate wellness providers and offerings. This will support your effort to take an active role in managing and maintaining your good health.

Cardiovascular risk varies widely from person to person. As a concierge cardiology patient, we will arrange for the management of your cardiovascular issues as well as the assessment and management of your personal risk profile over time to optimize your overall cardiovascular health. When appropriate, a whole-body composition analysis will be conducted to accurately assess fat mass, muscle mass, and body fat percentage.

Webinar lecture series. We host periodic webinars with our staff and local experts from across the Harvard Medical School community who discuss a variety of timely health issues and offer an opportunity for small group interaction.

Complimentary parking. We are pleased to offer convenient parking at no charge for our patients. If the self-park lot is full, complimentary valet service is available.

Our Staff

Our staff is an important part of your experience. They not only have the expertise to advocate on your behalf, but they also will continue to assist you with scheduling and referrals as needed.

Insurance Information

Commercial Insurance Patients

Medical office visit charges are not included in your annual membership fee. We intend to remain in-network for most insurance plans. Your insurance will be billed for all covered services. Patients will be responsible for deductibles, co-pays and exclusions in accordance with individual insurance plan guidelines. It is our intention that no insurance-covered medical services are included in your annual membership fee.

As medically indicated, Lown Group physicians will make it a priority to refer you to in-network physicians for any necessary consultations and to in-network facilities for diagnostic tests and hospitalizations. Any services rendered by these physicians or facilities will be billed by the performing entity and should likely be covered by your insurer according to in-network fees.

Medicare Patients

Lown Group will submit claims to Medicare and to your supplemental insurance on your behalf for Medicare-covered services. Patients will be responsible for deductibles, co-pays and exclusions in accordance with individual insurance plan guidelines. The annual membership fee is intended to only include services as described herein that are not covered by Medicare and will not be paid for or reimbursed by Medicare.

Annual Fees

Please see the Membership Agreement form for annual fees and instructions.





What is the mission of your practice?

Our goal is to help you experience the highest-quality care and services, emphasizing a proactive, comprehensive approach to disease treatment, prevention, and wellness promotion. We strive to offer excellence in care that is compassionate, patient-centered and built on a foundation of trust between doctor and patient. From the moment you book an appointment, we want you to be completely satisfied with every aspect of your care.

How is the Lown Group different from a traditional practice?

We have intentionally limited the size of our practice so that more time can be devoted to each patient's care and individual needs. Our goal is to be available to you when you need us. During business hours you will be able to quickly reach your Lown provider, and when needed, contact them after hours directly through their personal cell phone or email. We also offer members certain non-covered amenities and benefits designed to personalize and enhance their health care experience. Members will have little or no office waiting room time, and appointments will start promptly. This practice model also enables us to schedule most appointments for 30-60 minutes, but some may take longer. If an issue requires extra time for evaluation or discussion, we will accommodate you to the best of our ability.

What services are provided as a part of my annual membership fee?

Please see the Highlights & Details document for a complete list of amenities and benefits provided to our members. Your annual fee pays only for those non-clinical, non-covered services. Professional services that are covered by Medicare or a commercial insurance plan will be billed separately by the Practice, and you will continue to be responsible for any applicable co-pays, deductibles, or non-covered medical services relating to those services.

Where is your concierge practice located?

The Lown Group is located at 830 Boylston Street, Suites 205 & 212, Chestnut Hill, MA 02467.

At which hospitals are the Practice physicians on staff?

The Practice physicians are on staff at the Brigham and Women's Hospital (affiliated with Harvard Medical School) and are part of the broader Mass General Brigham network.

What medical record system is used by the Lown Group?

The Lown Group is part of the Mass General Brigham (MGB) network and EPIC medical record system. Lown physicians and staff have access to EPIC and can view specialist notes, surgical reports and labs documented by other MGB providers. Specialists and other MGB care providers can view the notes of Lown physicians as well.

Who will cover for my physician if he/she is not available?

Lown physicians intend to be available to members 24 hours a day, 7 days a week. However, there will be occasions when your physician is out of town or otherwise unavailable. In these situations, another trusted Lown colleague will provide coverage.

What if I have an emergency?

Please know that you can contact the Practice at any time. **However, if you have a life-threatening emergency, call 911 immediately.** You can then call the Practice or ask the hospital personnel to contact us so we may assist in your care. If you have a non-urgent problem, feel free to contact us first.

What should I do if I become ill while traveling or away on an extended vacation?

If the problem is minor, call us first. **However, if you have a life-threatening emergency, call 911 immediately –** then you can call us.

Does the Lown Group have a testing facility on-site?

Yes. Our fully accredited testing facility is located on site at the Lown Group office, providing convenient non-invasive testing including stress tests, vascular ultrasound tests, echocardiograms, and rhythm monitors. The testing facility is available to all patients, including those who are not members of our concierge practice. For other tests or specialized procedures, you may be referred to the Mass General Brigham system. Our staff will assist in scheduling these tests.

What if I need to see another specialist or a surgeon?

Should you desire, your physician will be available to help you decide which specialist to see and to coordinate such consultations. This will ensure the most appropriate resource is used, the earliest arrangements are made, and your applicable medical information is sent in advance of your specialist visit.

Do I still need health insurance if I enroll with you?

Yes. Your annual membership fee only pays for the non-clinical, non-covered amenities and benefits that are described in the Highlights & Details document. Neither the fee nor the amenities take the place of general health insurance coverage. You are advised to continue your Medicare or other health insurance program coverage.

Will my physician be a 'Provider' on my insurance plan?

The Practice physicians intend to remain in-network providers for most insurance plans and the Practice will bill your insurance directly for professional services that are covered by those plans. (Professional services are not covered by your annual membership fee.) If the terms of your insurance plan require a co-pay, the Practice is obligated to request payment at the time of service. Even if the Practice is not a provider for your insurance plan, we will attempt to refer you to in-network physicians for any necessary consultations and to in-network facilities for diagnostic tests and hospitalizations as medically indicated. Those services will likely be covered by your insurance plan.

Will my private insurance reimburse my annual membership fee?

The annual membership fee is not reimbursable by your insurance plan.

Will my physician be a Participating 'Provider' for Medicare?

Yes. The Practice will file your claims with Medicare as well as with your supplemental insurer on your behalf, as required by law. Office visit fees that are not reimbursed by insurance will be the responsibility of the patient.

Do you bill Medicare for my annual membership fee?

No. The annual fee only includes services and benefits described in the Highlights & Details document that are not covered by Medicare (or any other payer) and that will not be paid for or reimbursed by Medicare.

What are my annual membership fee payment options?

Your annual membership fee may be paid by ACH (electronic bank transfer) or credit/debit card, in semiannual or annual installments. The first payment will be processed upon receipt of enrollment. Subsequent payments will be processed automatically, according to your selected terms. Unless we hear otherwise, payments will be processed on a continual basis.

What about labs, X-rays, specialists' fees and hospitalization?

Your annual fee pays for membership in the membership program and for many non-covered benefits. All medical procedures and services, whether performed in the Practice or by other providers or health care facilities, will be billed by the performing entity.

Will I be required to pay my annual membership fee even if I do not use your services?

Yes. Paying your annual fee allows you to be a member of our concierge program and to be in touch with us whether you are sick or well. We strongly encourage you to utilize the benefits offered, regardless of your state of health, to help proactively safeguard your well-being.

What happens if I move out of the area and need to terminate after I enroll?

Your membership agreement may be terminated after the initial one (1) Service Year, upon 30 days' written notice to our practice.

What if I have a question about the concierge practice or would like to enroll by phone?

Call our Membership Information Line at (617) 651-5950. Our team is available to thoroughly and thoughtfully answer your questions and/or assist with your enrollment.

What if I have questions about my concierge membership after I enroll?

You can access your membership payment information, track invoices, download receipts, or update credit card information quickly and easily, at any time, by using our Concierge Membership Portal located at the top-right of our website.