What is Direct Primary Care?

Direct Primary Care (DPC) is a practice model that allows patients to pay their primary care provider directly, instead of going through an insurance provider. DPC practices charge a low membership fee each month, and patients receive a range of primary care services in exchange. DPC can offer benefits such as better health outcomes, lower costs, and more streamlined access to your doctor due to the limited number of patients they elect to treat on their patient panel.

What is the monthly cost of a DPC membership at TriStar?

Membership is \$125 per month per patient

*Patients are asked to commit to a minimum 3 month membership. If patients wish to terminate their membership, we ask that they provide our office with 30 days notice via email.

*TriStar will not provide PCP appointments to Non-Members after 12/31/2024

What is included in the monthly membership at TriStar?

Follow up visits

Annual physicals

Wellness visits

Sick visits

Injections (Kenalog)

Medication refill visits

Telehealth video calls

EKG (when needed)

Urinalysis in office

In Addition, you'll have direct access to Dr. Trister via text messaging, telephone, and email for questions about your health. Your insurance will **NEVER** be billed by TriStar HC, and you will **NEVER** have a copay or deductible due at TriStar HC while a member of DPC.

What services are NOT covered with my monthly membership?

Prolotherapy/Neural Prolotherapy

Platelet Rich Plasma (PRP)

IV infusions

Weight loss injections (Semaglutide)

If you are a DPC member and receive Prolotherapy, Neural Prolotherapy or PRP injections. Your \$125 membership fee will be applied to your regularly priced treatment for the month!

What if I only see Dr. Diana Trister for a NON-Covered service such as Prolotherapy, Neural Prlotherapy, PRP or Weight Loss injections?

Nothing changes for you! You will still come in for your regularly scheduled Prolotherapy injections, PRP, IV and Semaglutide weight loss injections as usual.

You do not need a DPC membership to receive any of these self-pay services.

What are the benefits of DPC for patients?

Many Primary Care Providers are retiring or have recently retired which has left numerous patients without a PCP. Finding a PCP is difficult enough, but getting an appointment is even more challenging as many PCP's are booking out 4, 5 and 6 months for a routine office visit and many PCP's are not accepting new patients at this time. If you need an appointment the same day or the next day, you are likely advised to go to an Urgent Care or even worse, the ER where you will spend the better part of your day waiting to be seen.

This is not good patient care.

Our goal at TriStar is to reduce our patient panel size by roughly 90% which will allow Dr Diana to offer the best care to her patients by being available when you need her most and providing every patient with enough time to address all concerns.

Why should I pay for membership when I already pay for insurance?

We get it. Insurance is expensive and necessary. But having great insurance doesn't guarantee you access to a great primary care doctor. DPC doctors can often take care of 90% of your health problems and help you avoid costly ER or Urgent Care visits, or unnecessary specialist visits. For those of you with high deductibles, we can help you save money with cost-effective health care and no deductible payments or copays due at TriStar HC.

How does DPC work for our patients?

PPO patients-If you are referred out to a specialist By Dr Diana, you will need to provide the specialist office with your health insurance information. Prior authorization is typically not required by PPO plans in network, but if you need assistance on these rare occasions, we will assign a team member to handle this for you. If you are sent for labs/imaging or referrals you will need to provide the rendering facility with a copy of your active insurance information so the facility can submit claims to your insurance the same way they currently do.

TriStar will have a member of our team handle any medication authorizations you may require

Important Note About Insurance

At TriStar, we will not bill your insurance, ever. Your office visits at TriStar are covered by your monthly membership fee. (read below for a complete list of services included) Since we are not billing your insurance for office visits at TriStar, you will never have a copay and never have to pay your deductible at TriStar. Patients who do not have insurance can join the practice with membership, but the patient will be responsible for any lab, imaging and specialists costs out of pocket.

Please note that the state of Massachusetts does require you to carry health insurance. TriStar Direct Primary Care is **not** an insurance plan. Your monthly membership will be used for continued primary care. You will still be able to use your insurance at the lab, emergency room, with specialists, for prescriptions, and for imaging.

You should maintain your current health insurance to cover laboratory, imaging, and referrals. To simplify the referral and authorization process, it is highly advised to enroll in a PPO plan as most PPO plans do not require a referral or prior authorization.

If you decide to keep you HMO/POS insurance plan, you will need to have a PCP selected or assigned (not Dr Diana) as we are not participating with insurance billing effective 01.01.2025

Can I become a practice member if I have a HMO, POS, EPO or Self Pay?

Yes. Because TriStar HC does not accept insurance, you must have an in-network PCP on record to process any specialist referrals. This doctor will likely need to see you on an annual basis. All of your other primary care needs can be handled at our practice. The PCP listed in your insurance profile will need to submit referrals and process prior authorizations on your behalf as these will not be processed by TriStar.

HMO/POS/EPO/Self Pay Process example:

If you are referred to a specialist By Dr Diana, you will need to contact the PCP listed on your insurance (not Dr Diana) and request a referral to be sent to the specialist selected by you and Dr Diana. Your PCP (not TriStar) will be required to send a referral and obtain prior authorization. If you are sent for labs or imaging, you will need to provide the facility with a copy of your active insurance information so they can submit billing to your insurance. We will maintain active relationships with vendors to ensure results are received at TriStar as they currently are. For HMO, POS and cash patients with an active DPC membership at Tristar, we will not obtain any referrals or authorizations on your behalf, these will be handled by the PCP office you have listed with your insurance.

*TriStar will have a member of our team handle medication authorizations you may require

Can I pay my membership annually instead of monthly?

Yes, you can choose whether you want to be billed annually or monthly. If you pay annually there is a 10% discount given. The annual total would be \$1350 if paid in full.

Why does it matter what kind of insurance plan I have if TriStar HC does not bill my insurance?

Though your insurance will not be billed for office visits as office visits at TriStar will be entirely covered under your monthly membership fee, you will need your insurance to cover labs/imaging/specialist visits.

Will I have a copay for an office visit?

No! Your membership fee covers all your visits.

How many office visits can I have a year?

As many as you reasonably need!

Are same day appointments available?

Yes. During the week we will have same day appointments, you can call the office, and we will find you a spot that works for you.

Will you be able to communicate with my specialists?

Yes. Just as we always have, they can send Dr Diana notes from your visits via electronic fax. Dr Diana will also have time to take their call if they need to speak over the phone or to initiate a call to them. You can use specialists from any hospital group or independent practice that you would like, or Dr Diana can help you find the right specialist for you.

What happens when Dr Diana is on vacation?

TriStar HC will send you an email the week before Dr Diana has a planned vacation to let you know that she will be out of the office. While she is on vacation you can still contact her regarding urgent matters. Everything that we can handle remotely, we will. She will be checking email and business messages once in the morning and once in the early evening every day. If you need to be seen in person while she is on vacation, this would be one of the rare times that you would need to go to an Urgent Care.

Summary:

Direct Primary Care represents a return to a more personalized, patient-centered approach to healthcare. By offering personalized attention, simple and transparent pricing, direct access to physicians, comprehensive care, and enhanced doctor-patient relationships, DPC provides a refreshing alternative to the traditional healthcare model.

Visit us at **TriStarHC.com** to learn more about DPC or email us to register at info@tristarhc.com You can also call our office at 508-373-2041 to learn more or to register as a patient.

We look forward to seeing you!

Dr. Diana Trister

TriStar Health Center LLC