

To: All Medicare patients of this office.

From: Fred Grossman, M.D.

Subject: Termination of Medicare Assignment of Benefits acceptance agreement as of November 1, 2009.

For many years this office has accepted Medicare assignment of benefits with allowance of the Medicare fee determination as full payment for services rendered. Unfortunately we will be unable to accept Medicare assignment as full payment beginning November 1, 2009. This is due to a decreasing Medicare reimbursement schedule and increasing cost of overhead in this solo practitioner office.

As a result, the Medicare payment will come directly to the patients, usually about 14 business days after our claim is received by Medicare. We send claims electronically to make this process more efficient. This office will require payment for all services rendered in advance or at the time service is provided. Our charges will exceed the Medicare allowed payment by about 15% until January 1, 2010 when charges will be recalculated according to new Medicare allowables

If requested, we will accept a credit card imprint at the time of service but not process it until we are informed that the Medicare and supplemental (if any) payment has been received. This payment should cover most of our charges except for the 15% additional surcharge which will be a patient responsibility.

Any patient who prefers not to continue under the care of this office is free to seek care elsewhere. All records will be duplicated and forwarded to the provider designated at no charge.

Thank you for your past loyalty and for understanding our position on this matter.

Sincerely Yours,

Fred Grossman, M.D.