



Michigan Avenue Immediate Care Administrative Policies

IMPORTANT FOLLOW UP INFORMATION/INSTRUCTIONS

I. **If your symptoms persist, or worsen, follow up with:**

1. A primary care physician, including a physician who has an “on call” service after hours (please see referral list shared with you as options for physician providers), and/or,
2. Physicians associated with Michigan Avenue Immediate Care, during regular office hours, and/or,
3. As needed, or if in doubt, go to the nearest emergency room or call 911. Even if the primary care physician or physicians associated with Michigan Avenue Immediate Care are not immediately available (for example, during hours in which the clinic is not open), be aware that emergency room physicians and nurse practitioners are available 24 hours a day, 365 days a year, at Northwestern Memorial Hospital, which is only five minutes north of this Immediate Care center. If you do not live in the downtown area, you may seek out the nearest emergency room or call 911.

Remember that even “routine” or minor medical problems may:

- i. progress and become more severe,
- ii. not respond to treatment,
- iii. mimic more serious medical conditions/diagnoses, which need to be investigated further.

II. **Regarding potential side effects of antibiotics and other prescribed medications:**

1. Concerning **allergic reactions** - while uncommon (occurring between 1:1000 to 1:1,000,000 people), allergic reactions, potentially serious, can occur. A small percentage of these can be life-threatening and require immediate medical attention. If developing potential side effects from medication, or if in doubt, discontinue the medication and notify this office and/or the primary care physician with whom you are following up.
2. Regarding pseudomembranous **colitis** - again, while an uncommon complication, this may occur following administration of virtually any antibiotic, especially the stronger “broad-spectrum” antibiotics. This results from the antibiotic’s ability to eliminate the normal inhabitants of the colon (normal flora), setting up the opportunity for more serious invasive bacterial pathogens (destructive bacteria) to invade the intestine and cause a serious, sometimes potentially life-threatening, intestinal infection. Watch for diarrhea and/or abdominal pain, etc.
3. A multitude of additional **drug reactions** may potentially develop in some patients, without prior history or warning concerning these reactions

(Including rare, unpredictable reactions affecting red blood cells, white blood cells, platelets, the liver, the neurologic system, etc.). Again, no medication is 100% benign. Closely monitor symptoms and communicate with a treating physician if your symptoms are not improving or if new symptoms develop.

4. **Remember to carefully read the precautions regarding antibiotics or any other drug as supplied by the pharmacy** where you purchase these medications and discontinue use of the medication immediately if this or any other complication is potentially developing.

III. **Remember that nothing in medicine (or life) is 100% certain.**

- Example #1: A small percentage of sinus infections (or headaches) initially having benign characteristics, may progress to serious and life-threatening meningitis.
- Example #2: Chest pain that has relatively benign characteristics suggestive of pleurisy/pleuritis (i.e. inflammation of the lining of the lung associated with a viral infection), can mimic and therefore be confused with more serious underlying causes such as tumors, cancer, or serious life-threatening cardiovascular problems. Even with appropriate initial diagnostic testing, these conditions may not be evident initially. Again, follow up if your symptoms persist or worsen.
- Example #3: Regarding orthopedic conditions involving joint trauma, even hairline fractures may not show up on an initial set of x-rays, and may require additional radiological and orthopedic follow up.

Therefore, additional urgent or non-urgent medical follow up will sometimes be necessary. At times, it is the passage of time (allowing for the natural evolution of the disease process to fully express itself) that determines when additional medical follow-up is necessary. In this case, a primary care physician (not an immediate care center) is the best source for additional evaluation and treatment.

In summary, follow up as needed with the referral physician(s) provided for you at the time of your visit at Michigan Avenue Immediate Care and/or this office.

Remember,

1. **Carefully review the precautions and warnings concerning your prescribed medications before initiating treatment.**
2. **Follow up as needed with a health care provider if you have any questions, uncertainty or need additional assistance.**

If you had x-ray(s) performed today:

- 1) Please be aware that the **final and official** interpretation will be performed by a Board-certified radiologist. If your x-ray was read today as **negative** (by our treating doctor), and any abnormal findings are discovered **subsequently** by the reviewing radiologist, we will call you promptly with these official findings.
 - 2) At times, new fractures are extremely difficult to discriminate and diagnose during an initial set of x-rays, even to the trained eye (and even for a radiologist). Therefore, be certain to follow-up with a treatment source (primary physician, specialist, emergency room or Michigan Avenue Immediate Care) **if your symptoms are not improving and return sooner for treatment if the symptoms are worsening**. Be aware that new fractures are especially difficult to decipher if the two portions of the fracture are not separated, or out of alignment (this is called a “non-displaced” fracture).
 - 3) At times, a repeat set of x-rays (or an MRI scan) performed several days after the first set of x-rays will more clearly and definitively demonstrate subtle and/or non-displaced fractures.
 - 4) Until your symptoms resolve, or until you have seen a specialist, **avoid bearing weight** or using any joint that remains painful.
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Medication Refill Policy:

Michigan Avenue Immediate Care

We are committed to giving you the best combination of patient care and customer service. To this end, we are happy to refill medications taken for chronic conditions.

For your safety we do not, as a rule, prescribe or refill antibiotics, pain medications, or other controlled substances without a face-to-face re-evaluation.

If you do take medications for one or more chronic conditions, you should be evaluated several times per year. These re-evaluations focus on effectiveness of your current treatment and screening for important side-effects, and are best performed by your primary care physician. If you do not have a primary care physician, can't find one, or simply prefer to be seen at MAIC, it is our pleasure to take care of you.

If you are taking medications regularly and it has been less than three months since your last office visit, we will gladly provide a one-month refill of your medications. In order to expedite the process and assure clear communication, we suggest that you call your pharmacy at least three days before you expect to run out of medication and ask the pharmacy to fax us a refill request. Our fax number is (312) 201-1202.

If you are taking medications regularly and it has been over three months since your last office visit, you should be re-evaluated prior to obtaining a refill.

Again, please note:

For your safety we do not, as a rule, prescribe or refill antibiotics, pain medications, or other controlled substances without a face-to-face re-evaluation.

Acknowledgement of Receipt of Notice of Privacy Practices

The Notice of Privacy Practice (NPP) tells you how we may use and share your health records. It also describes your rights with respect to your health records. **Please read it.**

- We will use and share your health records to provide medical care for you and to bill you for these services.
- We will use and share your health records as required by law.
- We will use and share your health records to run our business.
 - (For example, our IT person may have temporary access to medical records should a computer problem arise)

I understand that the NPP is available at the Michigan Avenue Immediate Care office.

Michigan Avenue Immediate Care Fee and Payment Policy

Are You Uninsured?

Payment is expected in full on the date of service. We do offer discounted self pay pricing. Please see the front desk associate for additional information on our fees and discounted pricing available.

Do You Have an HMO?

Cigna, Aetna, UHC, and Greatwest HMO: We are in network with your insurance and a Primary Care Referral is not needed for *sick or urgent visits*. Some visit types (i.e. vaccinations and well visits) may not be covered in an immediate care setting. It is the patient's responsibility to know and/or confirm coverage ahead of time for these visit types.

Humana HMO: Though we are an "in network" provider with Humana, Humana does **require a Primary Care Referral** in order for your visit to be covered. You must contact your primary care physician prior to treatment to receive a referral or the patient will be responsible for payment at the time of the visit (upon check-out, following services rendered).

Other HMOs: We are not currently in network with any other HMOs. Self pay prices are available. Please ask the front desk associate for more information on our self pay policies. Payment will be collected at the end of the visit. Your insurance company may reimburse you for medical expenses. Coverage will depend on your individual HMO policy.

Michigan Avenue Immediate & Michigan Avenue Primary Care Fee and Payment Policy

We are dedicated to providing the best possible care for you. We trust that, as we make your medical care our priority, you will make timely payment of your balance your priority.

1. **Urgent Care vs. Primary Care:** Your coverage and benefits may vary between urgent care and primary care facilities. To determine difference in benefits, please contact your insurance company.
2. **Insurance:** Complete insurance information and your insurance card must be presented at the time of service. If we are not in network with your insurance company, payment is expected in full at the time of service unless we agree to submit a claim on your behalf. Your insurance policy is a contract between you and your insurance company. It is the patient's responsibility to understand coverage and benefits before the visit.
3. **Copayments and deductibles:** Your copay must be paid at the time of service. Most insurance plans also include a deductible and/or coinsurance that is the patient's responsibility. Please expect to receive a bill from our office once your insurance has processed the claim for your visit. Payment is expected upon receipt of a statement.
4. **Non-covered services:** Some insurance plans do not cover specific procedures or visits for certain diagnoses. It is your responsibility to understand your benefits. Any non-covered services will be your responsibility.
5. **Timely Payment by Insurance Company:** In the event that your balance remains unpaid by your insurance company after 90 days, it will automatically become your responsibility, as your insurance policy is a contract between you and your insurance. We will make every effort possible to collect payment from your insurance company.
6. **Lab Work:** Many of our laboratory specimens are processed by UIMCC (University of Illinois Medical Center at Chicago). UIMCC may bill you directly for these services. Please let us know if your insurance has a preferred laboratory (ACL or Quest).
7. **Balance Due:** Payment for outstanding balances is expected before we will be able to see you for additional appointments.
8. **Payment Accepted:** We accept cash, check, Visa, Mastercard, Amex, and Discover. There is a \$30 fee for returned checks.
9. **Nonpayment:** Payment is due upon receipt of a statement. Please be aware that if your balance remains unpaid, a late fee will be enforced on the overdue amount and your account will be referred to a third party collections agency.
10. **Travel Medicine Exams:** We are unable to bill insurance for Travel Medicine exams. Discounted self pay pricing is available. Payment is due at the time of your visit.
11. **Students:** If you have insurance through your school, the insurance company may require a student form to be completed for each visit. Please inquire about forms we may have available in our office.

**Please see the following page for more information about insurance coverage and benefits.

90 Second Crash Course On Insurance Coverage Issues

(Why Your Insurance Company May Not Cover a Portion of the Medical Fee)

We recognize that medical bills from a doctor's office sometimes come as a surprise (or at least an unwelcome reality). We also know that the "fine print" of most insurance plans can be confusing, unclear, intimidating, and at times overwhelming. We offer this information in an attempt to help you avoid non-coverage "**surprises**".

The **most common** reasons patients become responsible for their medical bills are as follows:

- A. **Deductibles:** Defined as the portion of the medical bill to be paid out of pocket by the patient each policy year before insurance coverage begins. \$100-\$1,000 deductibles are common these days.
- B. **Co-insurance:** A percentage of the bill paid for by the insurance company, with corresponding percentage paid by the patient. For example, the terms of an insurance policy could state that the insurance will pay 70% of the total medical costs, leaving the patient responsible for 30%.
- C. **Non-covered services:** Specific aspects of medical care excluded from coverage by the "fine print" of the insurance policy.

What you, as the "consumer", can do to avoid an unexpected medical bill:

1. Clarify coverage issues in advance.
2. Read and understand the terms and limitations of your insurance policy/contract.
3. Be informed about these confusing insurance coverage issues.

****While the medical staff of any physician's office may try to answer insurance coverage questions, it is ultimately up to the patient or "consumer" to remain informed as to the specifics of their insurance policy.**

*****If unsure you can check the specific terms and limitations of your insurance policy by calling the 800 number on the back of your insurance card, or asking your human resources director, or checking the insurance benefit packet shared with you by your workplace or school.*****