

Free help with your insurance questions or complaints

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Starting Jan. 1, 2012, primary care physicians that provide services directly to patients for a set fee (such as a monthly retainer), must register with the Department of Consumer and Business Services through its Insurance Division. Though exempt from insurance regulation, retainer practices must provide certain information to consumers and report to the state.



What are retainer medical practices?

- ▶ They are medical practices that charge you a set, periodic fee (monthly, for example) in return for access to certain reduced or no-cost primary care services.
- ▶ Primary care is outpatient care you receive in a doctor's office or clinic. Services typically include diagnosis, treatment or management of chronic conditions such as diabetes or asthma, and preventive care. Your primary care physician might coordinate your overall health care.
- ▶ Retainer medical practices may not agree to cover all primary care services under a retainer agreement: Read any agreement carefully so you know which services are covered and which are not.
- ▶ Retainer medical practices are not insurance, and practices may not bill insurance companies, Medicare, or Medicaid for services provided to patients through a retainer agreement.
- ▶ You will still have to pay for any services not covered by your agreement with a retainer medical practice.
- ▶ Retainer medical practices will never cover non-primary care services such as hospitalization or major surgery. Because of this, you may want to consider alternatives for major medical coverage, such as a high-deductible insurance plan, as a supplement to your retainer agreement.

Are retainer practices legal?

- ▶ Yes. The Oregon Legislature passed a bill in 2011 exempting these practices from regulation as insurance but requiring them to be certified annually with the Insurance Division of the Department of Consumer and Business Services.
- ▶ The certification requires the practices to provide information that demonstrates they are financially responsible and have the necessary business experience and expertise to operate a retainer medical practice.

Why are some physicians choosing this approach?

- ▶ Some primary care physicians believe this approach will allow them to spend more time with patients and less time billing insurance companies.
- ▶ By providing services directly and avoiding administration by an insurance company, these physicians believe the practices will be able to save money, both for the practice and for its patients.

How many retainer practices are there?

- ▶ We don't know. However, the Insurance Division will get better data now that the practices must be certified. During the 2011 Legislature and follow-up rulemaking, there was testimony that the number of these practices is growing.

Can you tell me more about how these practices work?

- ▶ The practices will vary in the specific services provided, your fees, and how often you pay (monthly or every six months or annually, for example). A practice's fees and the benefits provided cannot be increased during the term of your agreement, but both may change as agreements renew.
- ▶ A practice must give you information listing the services it provides, its fees, and the refund policy if the business closes or you no longer want to be a patient.
- ▶ The practice must inform you that the agreement is not insurance and that you must pay for any services not offered through the retainer practice. It must also provide the contact information for the Insurance Division consumer advocates. The advocates can help answer questions about these practices or insurance in general.



What are the requirements to be certified?

Applicants must:

- ▶ Offer primary care services (and cannot bill to an insurance company, Medicare, or Medicaid)
- ▶ Deliver promised services in a timely manner
- ▶ Provide information showing they are financially responsible with the necessary business experience or expertise to operate the practice

How do I get information about retainer practices?

- ▶ The Insurance Division posts a list of certified practices.
- ▶ This list, plus links to the laws and rules applying to retainer practices and the forms required for certification, can be found here: <http://www.cbs.state.or.us/external/ins/insurer/retainer-medical-practices/retainer-medical-practices.html>

What if I have a complaint about a practice?

- ▶ Contact a consumer advocate at 888-977-4894 or cp.ins@state.or.us.