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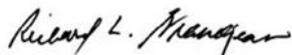
RE: Coverage lapse due to delay of premium payment for Healthcare Marketplace insurance plans

Dear Patient:

My office recently received correspondence from BlueCross BlueShield of Texas (BCBSTX) regarding the established three-month grace period for Texas Health Insurance Marketplace enrollees who are recipients of the advance premium tax credit (APTC), and its potential impact upon my office. If you or a family member selected any plan through the healthcare marketplace, and you elected to receive the APTC, this letter applies to you.

While BCBSTX states that services provided during the first month will be processed for payment, any delay in payment of future premiums (months two and beyond), will require me to refund monies previously paid for services rendered to you or your family members. If my office staff receives notice from BCBSTX that your policy coverage has lapsed, any outstanding balance becomes the responsibility of the patient and/or guarantor. I have authorized my front office staff to make payment arrangements, and will expect timely and regular payments over no more than a 90-day period. Payment plans will be subject to a two percent (2%) interest charge per month a balance is owed.

Sincerely,



Richard L. Grandjean, M.D.

I, _____, have read and understand the information above, and agree to general payment terms and interest charges, as will be indicated in the payment plan between me and Richard L. Grandjean, M.D., P.A., resulting from a policy coverage lapse due to non-payment of my insurance premium(s).

Patient or Guarantor Signature

Printed Name of Patient or Guarantor

Date