

To my valued patient,

These last few months have brought so much change and uncertainty to all our lives. Like many of you, I have faced tough decisions that have shifted my plans, both personally and professionally. While I remain as committed as ever to caring for you, I am writing to announce changes to my practice — including a new office location and out-of-network fee schedule for certain insurances.

First and foremost, I became a physician to help people, to hopefully make people smile, enrich their lives and get them on a path to improved health. It is my passion, and I sincerely cherish the long-term, wonderful relationships I have made with my patients.

I have always approached my work with the understanding that I need autonomy and control in scheduling my patients in a manner that is not rushed and that allows for enough time to accomplish everything needed thoughtfully and intentionally. I am committed to setting up my practice so that I can both spend the time I need with you — and so that it is not crowded, is clean, and allows me to see patients punctually.

I've struggled with envisioning how I accomplish everything outlined above, while also covering the increasing costs of running a medical practice as a solo-provider. This is further compounded by insurance companies that keep their reimbursement rates essentially unchanged while also requiring more time and effort for non-reimbursed services such as prior authorizations.

The different options I have explored include increasing the number of patients I see per day and joining a larger network. I feel these options would affect the quality of care I strive to provide and would also present logistical difficulties during this pandemic while I try to make the office a safe environment.

Based on the above considerations, I have made the decision that — in order to continue to provide the level of care I am committed to — as of August 1, 2020, I will no longer be a participating provider with Aetna, Cigna or United (already out-of-network). I will also no longer be participating with Medicare as of July 7, 2020. I will still be able to continue caring for you all as an out-of-network provider.

Additionally, I am excited to announce that as of August 1, 2020, I will be opening my own office as a solo Endocrinology provider at 5530 Wisconsin Avenue Suite #527, Chevy Chase, Maryland, within close walking distance to the Friendship Heights Red Line metro stop.

I value all my patients tremendously and want nothing more than to be able to continue caring for all of you. With that in mind, I have worked very hard to structure a fee schedule that I believe to be reasonable and fair — and that I hope will allow each of you to remain with me as your endocrinologist. My office will facilitate submitting your bill for you to your insurance provider, who will directly reimburse you. The extent to which you will be reimbursed will depend on your contract with each insurance carrier and your associated out-of-network benefits. If you have a Health Savings Account or a Flexible Spending Account you may be able to use those pre-tax funds for these costs.

I want each of you to feel free to reach out to me with any questions or concerns. You can call my current office at 202-466-7266 or email me at <u>sstein@dcendocrine.com</u>.

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Unfortunately, I understand that some of my patients will not be able to see me out-of-network. If this is the case, you will need to find a participating provider by July 7th (Medicare) and August 1, 2020 (Aetna, Cigna, and United). If you already have an appointment scheduled August 1st, 2020 and after and plan to change physicians, kindly call my office to cancel your appointment so that we can make the time available for another patient. The visits that are currently scheduled will roll-over to my new Chevy Chase office.

I very much look forward to seeing you in my new office space and to continuing to care for you in the highest quality manner — thoughtful and compassionate care I will always strive for and hope you continue to experience. Again, please do not hesitate to reach out directly to me with any questions.

Kindest Regards,

Stephanie Ster MD

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