

## An insurance-free direct primary care practice

### Quality Medical Care

Our board-certified physicians have over 30 years' experience in family medicine

### 24/7 Physician Availability

With your membership, you may contact your doctor 24/7 by phone, text, Skype or email

### Price Transparency

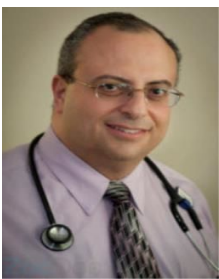
We offer affordable quality medical care with no copayment, no deductible and no hidden fees

#### Your membership includes:

- ☐ Unlimited office visits, with no copayment or deductible.
- ☐ Same day appointments with your doctor or within 24 hours
- ☐ Annual comprehensive physical examination
- ☐ Unlimited urgent care, including acute medications and procedures
- ☐ Medications: generic medications provided at a fraction of the retail price
  - o Example: \$9 – Z-pack; \$7 – Lipitor
- ☐ Lab work: \$10/test; (compared to \$200 – \$500 per test in the hospital )
- ☐ Imaging costs begin at: \$50 X-ray, \$200 CT scan and \$ 295 MRI
- ☐ Medically supervised weight loss programs, Dietitian services, Home care service.
- ☐ 10% discount on Botox®, filler and laser treatments performed by our board-certified physicians

#### Monthly membership rates:

- ☐ Adults: \$90/individual
- ☐ Children (0 – 18 years): \$30 with an adult member
- ☐ Children (0 – 18 years): \$55 without an adult member
- ☐ Find out how to save 5% on your membership – call **(847) 244-6900** or visit [www.personamd.com/](http://www.personamd.com/) **Facebook: persona MD**



Dr. Taher Sobhy has practiced family medicine in Libertyville and Gurnee since 2002. He is a Clinical Assistant Professor at Chicago Medical School for Family Medicine and is affiliated with Aurora Advocate Condell Medical Center.

Dr. Nevine Yacoub has practiced family medicine in Gurnee, IL, and Kenosha, WI, since 2005.



Dr. Sobhy

Dr. Yacoub

Because Persona MD does not cover emergency room visits and hospitalizations, we recommend purchasing, for a small monthly premium, a catastrophic health insurance policy which may be used in the event of a rare catastrophic medical emergency. For more information, please contact our office for an insurance agent.

If you choose to not enroll in our membership plan, you may still see our physicians simply by paying the visit fee and submitting the claim to your insurance plan for reimbursement.



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Like us @ persona md



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# Frequently Asked Questions

## **How are you able to offer services at such a reduced price?**

By cutting out the middle men—insurance companies—we eliminate the administrative costs of insurance, and therefore eliminate the need to overcharge for basic health services.

## **How much does a membership to Persona MD cost monthly?**

A single adult will be charged \$90 monthly. Children younger than 18 years, can be added to any adult membership for \$30 per child monthly.

## **What are unique benefits about this membership?**

As a member with Persona MD, you have access to your physician 24 hours 7 days a week via phone calls, texts, and video chat. Also included in your membership are unlimited visits to your doctor and any services and minor procedures provided inside the office such as EKGs, urine tests, injections, removal of skin lesions, and sutures. Persona MD has also negotiated reduced prices for our members for services provided by chiropractors, nutritionists/dieticians, physical therapists, and home health agencies.

## **Can I get my medications from your office?**

Yes, we offer 90% of generic medications in our office for less than 10% of the price that an average person with a traditional insurance plan would pay.

## **What other charges might I have in addition to this membership?**

Services provided outside the office, such as laboratory and radiology services, will incur an additional charge. However, as a member of Persona MD, you would only be charged the nominal fees. For example, with a traditional insurance plan, an MRI could cost you up to \$1400, but as a Persona MD member, an MRI will only cost you \$295. Similarly, a \$200 X-Ray will only cost you \$50, a \$500 mammogram will only cost you \$90, and \$200/test blood tests will only cost you \$10/test

## **Does a membership with Persona MD cover hospitalizations?**

No. So we recommend that you enroll in a high deductible insurance plan to cover emergency situations. High deductible plans typically cost you much less than the traditional insurance because it is not as frequently used.

In addition, we will provide you with some resources.

## **If I don't carry health insurance, will I get tax penalties at the end of the year?**

No. According to the new tax law effective January 1st, 2019, tax penalties will no longer be issued for those without health insurance.

## **How will this insurance cover referrals to specialists?**

Persona MD has a network of specialists who will charge discounted fees for their services. These discounts are exclusive to Persona MD members only.

## **What if I want to cancel my membership?**

After being a member for 3 months, you are welcome to cancel your membership without a cancellation fee. However, in an effort to avoid patients only enrolling when they need a service, once you cancel your membership, you might not be able to rejoin, unless you pay a fine of \$200, in addition to the gap period.