

### COMMUNITY SUPPORTED HEALTH CARE (CSH) PLAN – ENROLLMENT FORM

This plan was designed to make Dr. Cowan’s services affordable to everyone regardless of income. The program is patient supported, so it is sustained by the community’s contributions. Those that can pay more than the suggested rate can feel good that they are helping someone who can’t pay as much. We are happy to provide this to patients and appreciate everyone’s participation.

In order to offer the CSH rates, we need to keep the program easy to manage. Therefore, please keep in mind; we do not do any sort of retroactive billing for cancellations or late sign-up. The initial appointment fee is \$275 per adult and \$225 per child. After the initial fee, children are free if a parent is on the plan.

**Established patients** entering the plan for the first time, pay your decided amount as your next appointment charge to initiate the plan, then the same rate starting the 1<sup>st</sup> to begin monthly. Be sure to read the terms at the bottom of the page carefully before signing.

#### **Commitment**

The recommended monthly contribution is \$75. The sliding scale is \$50-\$100 per adult. After 6 months this may be reduced to \$35-\$75 if needed. *This is community supported -- please pay at your maximum!*

**YES, I agree to commit to 6 payments of \$\_\_\_\_\_ total per month beginning [\_\_ / \_\_ / \_\_] (the 1<sup>st</sup> of the next month).**

NO, thank you. I’m not interested in joining the Community Supported Health Plan at this time.

#### **Medicine Support Fund (Optional)**

I would like to contribute a few extra dollars per month to support the Medicine Support Fund for seriously ill patients at \$\_\_\_\_\_ per month. (There is no commitment with the Medicine Support Fund and you can cancel at anytime.)

#### **Family Members seeing the doctor TODAY (or already established on the plan)**

	age:

#### **Terms**

Your card will be charged the 1st of each month, and your back-up card will be charged if your primary card fails. The plan will automatically renew after 6 months. Please call us prior to your expiration if you need to cancel, since we cannot do refunds if you forget. If you need to cancel mid-way, there is a \$175 cancellation fee. After canceling your plan at any time, the cost is \$175 to rejoin. Please note that our regular 24-hour cancellation policy applies to all appointments as well which means regular rate for the appointment will be charged if an appointment is missed.

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Signature \_\_\_\_\_ Name \_\_\_\_\_ Date \_\_\_\_\_

## COMMUNITY SUPPORTED HEALTH CARE PLAN – FAQ

In Rudolf Steiner's perfect world, people live by contributing what they can and taking what they need without placing monetary value on individual talent and worth. Everyone is able to thrive and there is no lack. This in turn produces a healthy environment for people to reach their potential and reconnects us with the feeling of community and gratitude, which is infectious in all realms.

In inspiration of this model, we would like to invite you to partake in the concept of real economics! Here's how it works; participating patients decide what they can afford per month (after an initial first appointment charge for new patients and their family members) and commit to pay that amount for 6 months minimum.

The support comes from everyone donating at the most they are comfortable with, for this is how the health care plan will be able to sustain itself. For those who can afford to contribute more than the suggested rate, you will be glad to know you helping those who can't pay as much.

The plan covers all doctor appointments, either in-person or by phone, whether you are local or out-of-state. Established patients can jump in with monthly payments at anytime. As additional support for families, and since children are our future, there is no monthly cost for children if at least one parent is on the plan. If you are not interested in the Community Supported Health Care Plan, the standing rates for appointments are still available.

### ***What is the spirit of the Community Supported Healthcare Plan?***

This plan was designed to make Dr. Cowan's services affordable to everyone regardless of income. The program is patient supported, so it is sustained by the community's contributions. Those that can pay more than the suggested rate can feel good that they are helping someone who can't pay as much. We are happy to provide this to patients and appreciate everyone's participation.

### ***I don't live in the area. Can I still join?***

Yes! The CSH plan is available to everyone whether you are a local patient who comes to the office, or a long distance patient who only does phone consultations.

### ***What does the CSH cost?***

After the initial cost of \$275 per adult and \$225 per child, the suggested monthly rate is \$75 per adult. Children are free if an adult is on the plan. All family members will need to pay the initial rate. You can pay whatever you wish between \$50 and \$100, however, please contribute at the maximum your income will allow so we can keep the plan going. After 6 months, you may reduce your rate to \$35-\$75 if needed. For established patients new to the plan, you pay your decided amount as your next appointment charge to initiate the plan, then the same rate starting the 1<sup>st</sup> to begin monthly.

### ***What does the CSH cover?***

The Community Supported Healthcare Plan covers all in-person and phone consultations with Dr. Cowan as well as email communications. It does not include medicines or supplements, however we have started a Medicine Support Fund for seriously ill patients in the community if you would like to set this up as part of your monthly contribution.

### ***Why do I have to have two credit or debit cards to sign up?***

In order to make the plan easy to manage, we require a credit or debit card plus a back-up card in case the first one fails. We also can accept full payment up front.

### ***Is this a payment plan?***

The CSH does not operate as a payment plan, as you would to pay off a bill, but more like an insurance plan. Some months you may need much of the doctor's help, and some not at all. The plan assures you that you can get all the care you need when you need it.

***How do I decide my contribution rate?***

Although the CSH does tend to be more economical, we would like to inspire you to move from the intention of a community effort rather than just a cheaper way to go when deciding your contribution. If you can afford more per month, we encourage you to do so. If you can't meet the suggested rate, please pay less within the sliding scale range.

***Can I adjust my amount if I need to pay less or can pay more at a later date?***

You can always adjust your monthly rate if you need to reduce it during hard times, or when you feel like you can contribute more.

***How do I decide if it is best for me?***

The CSH plan is best for people who have chronic or serious illness, want to be long-standing patients, and families. If you do not intend on seeing Dr. Cowan for long, or if your insurance gives good coverage, the pay-as-you-go rate\* would probably meet your needs best. If you still have trouble deciding, you can us know immediately after your appointment what your choice is. However this has to be done before we run your card, since we do not do retroactive billing with the CSH.

\*The regular charge for an initial office visit is a flat rate of \$375 (\$350 for a phone consult). Initial appointments for cancer patients cost \$500. Follow-ups (including cancer patients) are \$40-\$160 depending on time and complexity.

***What happens if I need to cancel before my 6 months is up?***

The fee for canceling mid-way is \$175. There is no fee to cancel after the 6-month commitment.

***If I cancel, can I restart later?***

You are welcome to cancel and restart at anytime, however there is a \$175 restart fee. You may choose to lower your monthly rate instead of canceling to avoid this charge.

***When does the monthly charge happen and when does my plan expire?***

We will run your card the 1st of every month. Although your commitment ends after 6 payments from the 1st of the month following your initial visit, you will need to call to cancel before it automatically renews.

***My CSH plan expired. Why am I still being charged?***

Your plan automatically renews after your 6-month commitment has been fulfilled. If you need to cancel, please let us know a month before your plan expires since we can't do refunds on the plan.