

Payor Agreement Services

This service is provided to assist a practice or physician association in its evaluation of a payor agreement and negotiation with the payor. This service covers agreements from insurance companies, HMO's, PPO's, networks, employers and third party administrators.

The services include:

- Review and analysis of the payor agreement.
- Evaluation of a payors reimbursement proposal.
- Negotiation with the payor.
- Messenger services for physician associations.

Review and Analysis of the Payor Agreement

Joel S. Duhl, Inc. will prepare a written analysis of the payor agreement. This will include a written description of key terms of the agreement, the potential impact on a practice and terms that are missing in the agreement. The analysis will serve as an educational tool for the practice and their staff to better understand the payor agreement, and both the payor's and the practice's responsibilities.

Please note that this written analysis is being prepared by Joel S. Duhl, Inc. in Joel S. Duhl, Inc.'s capacity as a medical practice consultant for the practice. If any physician organization member has any legal concerns he/she will be encouraged to consult his/her attorney.

Evaluation of Payor Reimbursement Proposals

If desired, individual practice financial information is collected to help a practice evaluate a payor's fee proposal. This includes the number of procedures by CPT code charged in the previous year as well as the practice's fee schedule. This information is entered into a spreadsheet. The spreadsheet includes the CPT's that make up at least 80% of the practice's income. Each time a payor proposes a fee schedule, the fee schedule is added to the spreadsheet. This allows the practice to compare the payor's fee offer to the practice's fees as well as other payors. This analysis may also show the fee proposal as a percent of Medicare.

Negotiations

Joel S. Duhl, Inc. can represent a practice or physician association in negotiations with a payor. Following the review of a particular payor agreement, Joel S. Duhl, Inc. will meet with representatives of the practice or physician association to discuss the non-financial terms and if appropriate the financial terms that the practice or physician association would like to discuss with the payor. The payor will then be contacted to discuss the terms that the practice, or physician association would like to negotiate. Representatives of the practice and/or physician association will be continually apprised of the progress of negotiations and contacted for their input until the negotiation process is complete and the agreement is finalized. A synopsis of changes to the agreement will be prepared for the practice or physician association.

Each practice or association is encouraged to retain an attorney to review the final agreement before the agreement is executed.

Negotiations for financial terms of a physician association will be conducted through a messenger model for fee for service arrangements. Financial terms of a payor agreement can only be discussed with individual practices.

Fee Negotiation-Risk Agreements

Joel S. Duhl, Inc. will conduct the negotiation at the practice or physician organization governing board's direction for agreements that involve the physician organization assuming risk. Please note that Joel S. Duhl, Inc. does not provide actuarial services that will be necessary to evaluate a risk financial arrangement. However, Joel S. Duhl, Inc. will work with the actuary and the physician organization governing board.

Messenger Services for Fee Arrangements Where the Physician is Not Assuming Any Risk-Required for Physician Organizations

Joel S. Duhl, Inc will:

- First obtain the fee proposal with the payor. The fee proposal will be converted to a format that can be communicated to physicians (input the data to the individual practice fee analysis for practices that have provided their practice information to Joel S. Duhl, Inc. or put the fee schedule on a spreadsheet for specific fees that have been requested by practices that chose not to have the fee analysis prepared). *(Continued on Back)*

- Compose the text of the fee solicitation and instructions that will be forwarded to physician members. This information will be approved by the physician organization and the physician organization's attorney.
- Facilitate communication of fee proposals between the payor and individual practices who decide to negotiate the fee schedule until the fee negotiation process is completed.
- Maintain records of acceptances, counter-proposals and rejections during the process.

Joel S. Duhl

Joel S. Duhl has served medical practitioners and other businesses in the healthcare industry for over thirty years. He has worked in the administration and finance in nursing homes, hospitals, and outpatient rehabilitation centers.

Over the past twenty years, he has assisted physician offices with various financial and operational issues.

Mr. Duhl has managed six physician organizations, five of which are multi-specialty, ranging in size from thirty to one hundred seventy-five members.

EDUCATION:

B.S. in Finance and M.B.A.
Northern Illinois University
DeKalb, Illinois

LICENSES:

Real Estate Salesperson, Florida
Mortgage Broker, Florida

Other Physician Association and Physician Practice Services Include:

Management

Financial Consulting
and Planning

Contract Negotiation

Group Purchasing

Coordination of
Educational Programs

Payor Agreement Assistance
for Medical Practices

Business and
Financial Plans

Joel S. Duhl, Inc.

MANAGEMENT CONSULTANTS

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