

Premier Pulse

News for Premier Health Physicians

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Let's Be REaL with Patients

By Andre Harris, MD, chief medical officer, Atrium Medical Center



“When we focus on being REaL with patients, it will not just be our patient experience scores that will improve but our care in general.”



The ability of any hospital system to thrive is based on the quality of care provided, the culture of safety engendered with employees, and

the focus on the patient experience. As we work in multiple areas throughout the organization on improving patient experience, I want to encourage our physicians through this short communication.

All of the patient surveys focus on answering these three questions about physician care: Did your physician treat you with **R**espect? Did your physician **E**xplain things in a way you could understand? Did your physician **L**isten to you? At a basic level, these simple questions are the least we can do as providers. Yet, when the patient list is

long, the day has been hectic, and the goal is to get the day completed, we fall back to our training. Medical training is focused on diagnosis and treatment. This is the part of medicine in which physicians excel. We struggle with seeing the whole person in front of us. Mr. James morphs into the bowel obstruction in 2124. Mrs. Williams became the POD No. 2 section in 1004. The challenge for physicians is to re-humanize our patients.

To be REaL with our patients, we must **R**espect, **E**xplain, and **L**isten. These simple concepts will not only take our patient experience to extraordinary levels but will sharpen our skillsets as clinicians. We have all heard through the years that she will tell what's wrong with her if you listen to your patient. Yet too many times, our total comprehension of the patient in front of us gets clouded by busyness.

Additionally, if our focus is on genuinely explaining the complexities of a diagnosis

so the patient can understand - our compliance with care would skyrocket. Every physician has dealt with a patient who does not know why they are taking their medication, let alone understand their diagnosis. The safety and compliance with the care that could come through connecting these dots are limitless.

Lastly, showing respect should be a foregone conclusion. Yet time after time, patients feel as though they are left out of their health care. The biblical principle of treating others the way you want to be treated rings clear. Our focus, as a minimum, should be to respect our patients. Patients put their lives in our hands. The institution of the doctor/patient relationship demands healthy respect for this lifelong calling. When we focus on being REaL with patients, it will not just be our patient experience scores that will improve but our care in general.

Get Your Patients on Their Feet Again

When disease, injury, or wear damage the foot and ankle, every step or jump can leave your patients in pain, unstable, or with limited mobility. Help them find relief and get on their feet again by referring them to the trusted team at Premier Orthopedics.

At Premier Orthopedics, no matter how or why their feet or ankles hurt, your patients can count on:

- The full continuum of care for simple to complex foot and ankle issues, including Achilles tendon issues, bunions, and arthritis
- A specialized team with advanced training and experience to diagnose and treat foot and ankle problems caused by injury, overuse, or disease
- A personalized, comprehensive treatment plan to help them achieve their desired activity level
- Non-invasive, conservative treatments, including injections, physical therapy, and medications
- Advanced surgical options, including minimally invasive techniques

Experienced Specialists

Premier Orthopedics is one of the largest and highly trained orthopedic and sports medicine groups in Southwest Ohio. Our team includes board-certified and fellowship-trained specialists in complex musculoskeletal challenges.

EPIC offices can search Premier Orthopedics in the order search box. Non-EPIC offices can fax referrals to:

**Beavercreek/
Centerville**
(937) 312-1701

**Englewood/Tipp
City/Vandalia**
(937) 832-2986

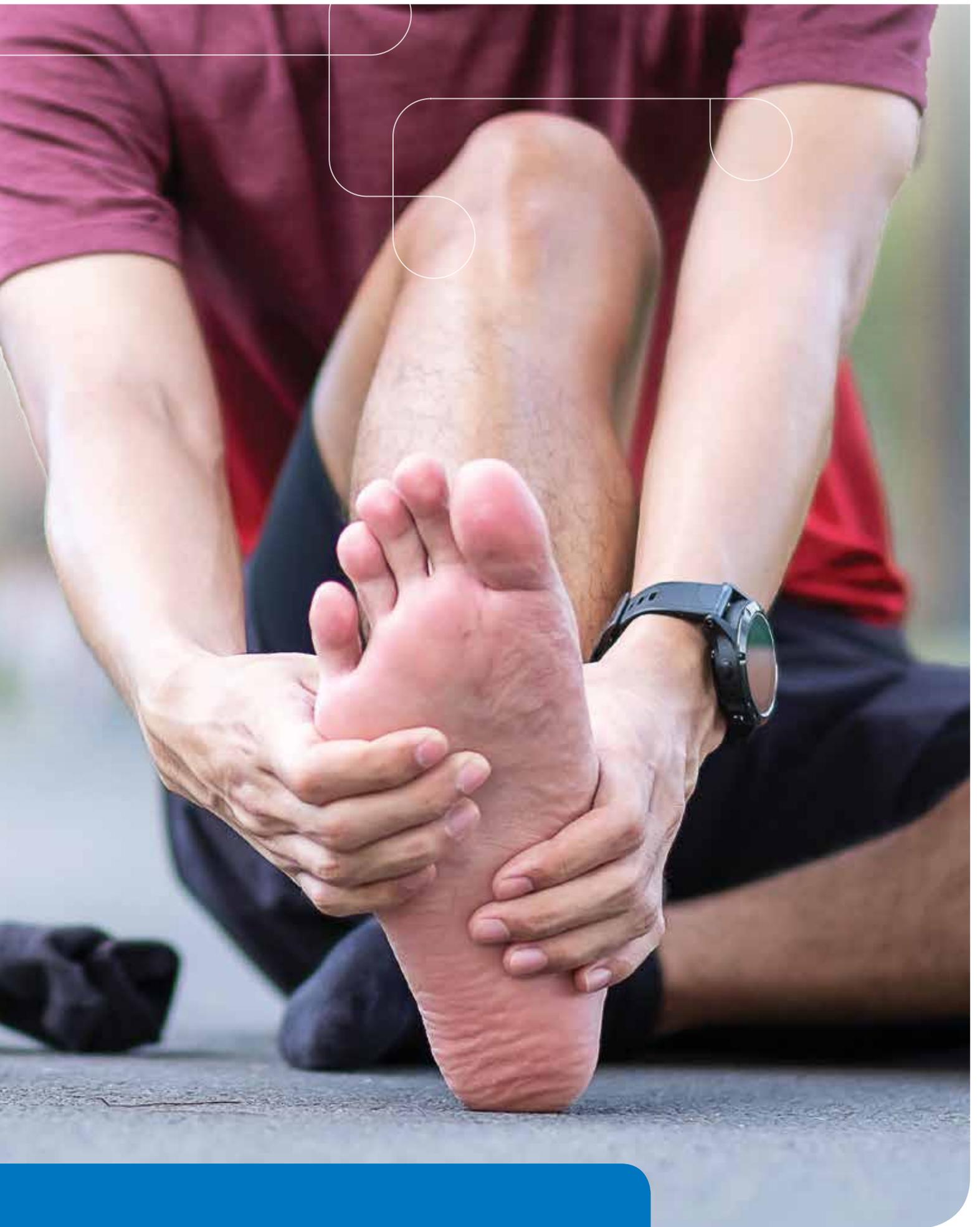
**Oakwood/
Springboro**
(937) 312-1701

**Dayton/Huber
Heights**
(937) 208-4007

**Middletown/
Monroe**
(513) 424-3599

Troy
(937) 339-1213





Premier System Medical Executive Committee Update

By Marc Belcastro, DO, system chief medical officer, Premier Health



Periodically, we will utilize this forum to provide physicians and APPs with important information approved and/or discussed at the Premier System Medical Executive Committee. This month, I would like to highlight the privilege of providing moderate or deep sedation.

The language describing sedation has changed. Moderate and deep sedation is the preferred description as opposed to conscious sedation. This privilege has its own delineation of privilege form (DOP). In addition, this privilege is core (automatic) for anesthesiologists, emergency trained physicians, and critical care trained physicians. All other physicians wishing to exercise this privilege must request the DOP.

The main point of this update is to communicate the requirements around documentation. Prior to the administration of moderate or deep sedation (except in an emergency such as rapid sequence intubation), a pre-sedation note is required to

assess the patient's risks, airway, and current medications to document the plan. After the procedure, as the patient begins to recover, a post-sedation note must be documented. This requirement is from the Joint Commission and is also found in our Rules and Regulations.

The names of the revised templates are the *Moderate or Deep Sedation Pre-procedure Note* and the *Moderate or Deep Sedation Post-procedure Note*. These are available as System Smart Phrases, or dot phrases. All other sedation templates have been removed, except for the pre- and post-anesthesia notes utilized by our anesthesia partners. You may type, ".seda" and press Enter. Double-click or highlight the desired template and press Enter to add the template into your note. These can also be added to your favorites by clicking the star to the left of the template.

Given the numerous citations we have received during past surveys, we ask all physicians and APPs that administer sedation to comply with this requirement. As with all other required documentation, this will be part of our normal audit process.

Premier Health Receives Nearly \$2 Million Grant to Fight Substance Abuse

Premier Health, in partnership with ProMedica, received a nearly \$2 million grant from the Ohio Department of Health to treat emergency department patients struggling with substance abuse and connect them with the help they need.

This funding, part of the Comprehensive Care for Substance Use in Ohio Emergency Departments (CCOED) program, will enhance and expand the extensive work currently being done at Miami Valley Hospital, Miami Valley Hospital North, Atrium Medical Center, as well as three ProMedica sites.

CCOED has three overarching goals:

- Identify patients with opioid use disorder (OUD) by implementing a screening process in EDs;
- Manage OUD by implementing evidence-based practices in emergency medicine;
- Transition patients to long-term care and supportive services using innovative processes that improve pathways to treatment. These goals will be met through comprehensive activities structured around screening, medication-assisted treatment (MAT), naloxone distribution, linkages to care, and a real-time treatment finder.

Emergency departments serve a wide variety of patients, including those who are experiencing health disparities and health inequities, as well as those who are uninsured and/or without access to primary care. The CCOED program will help emergency departments' efforts to identify anyone who may need to be connected to substance abuse services.

Premier Health will continue to strengthen its collaboration with local organizations such as Samaritan Behavioral Health for diagnosing abuse and crisis response, and OneFifteen for both inpatient and outpatient treatment options.

Former Olympic Speed Skater Supports Patients at Premier Orthopedics



The Olympics are back, this time in Tokyo, and a physician assistant at Premier Health has had a rare perspective on them – from her perch on an Olympic podium.

In the Miami Valley, **Jennifer Rodriguez, PA-C**, is a physician assistant at Premier Orthopedics at Miami Valley Hospital South in Centerville. In the rink, she's known as "Miami Ice."

The four-time Olympic speed skater won two bronze medals at the 2002 Salt Lake City Winter Olympics in the 1000-meter and 1500-meter races.

"Speed skating is typically not a very popular sport in the U.S.," explains Jennifer. "In 2002, it was different because we were getting to skate in our home country. At that Olympics, at that particular time that was just after 9/11, the fans were phenomenal - red, white, and blue flags everywhere."



Jennifer, a native of Miami, Florida, was the first Cuban American to represent the United States on Team USA. She is a four-time Olympian, participating in the 1998 Nagano Winter Olympics, 2002 Salt Lake City Winter Olympics, 2006 Torino Winter Olympics, and the 2010 Vancouver Winter Olympics.

"When I got to stand on the podium, it was so emotional," remembers Jennifer. "When you make it to the Olympic level, you realize it's not about you anymore. You're representing Team USA. I look back and still don't believe that experience was real."

Jennifer began her career as an artistic roller skater, where she won multiple national championships and placed second and third at the World Championships. Later, she switched to inline speed skating, winning three titles at the World Championship in 1993.

In 1996, she switched to speed skating in an attempt to make the U.S. Olympic Team.

"I cried every day for the first two weeks, but my mom made a deal with me," says Jennifer. "She said, give it a full month. Eventually, I stopped slipping and sliding all over the place. After I got the feel, I started making huge progress every week. I fell in love with the sport."

Jennifer was the first U.S. Winter Olympian female medalist of Hispanic descent, as she is the daughter of a Cuban immigrant father and an American mother.

"I was always very fortunate that I had amazing parents," says Jennifer. "My mom and dad sacrificed everything for me. I was very blessed. They were like the parents you hear about on TV."

Additionally, Jennifer won the 2005 World Sprint Championships. At the World Single Distance Championships, she won four medals from 2003 to 2005, a silver in the 1,000-meter race in 2003, and three bronze medals in the 1,500-meter race from 2003 to 2005.

Jennifer received her Master of Science in Physician Assistant Studies from Pennsylvania State College of Medicine in Hershey, Pennsylvania in 2016. She received her Bachelor of Science in Exercise Physiology from the University of Miami in Coral Gables, Florida.

Jennifer is a certified physician assistant at Premier Orthopedics by the National Commission on Certification of Physician Assistants.

"Premier Orthopedics offers patients with providers who have lots of experience," explains Jennifer. "They're very diligent and listen to their patients, giving them the guidance and support they need for a full recovery."



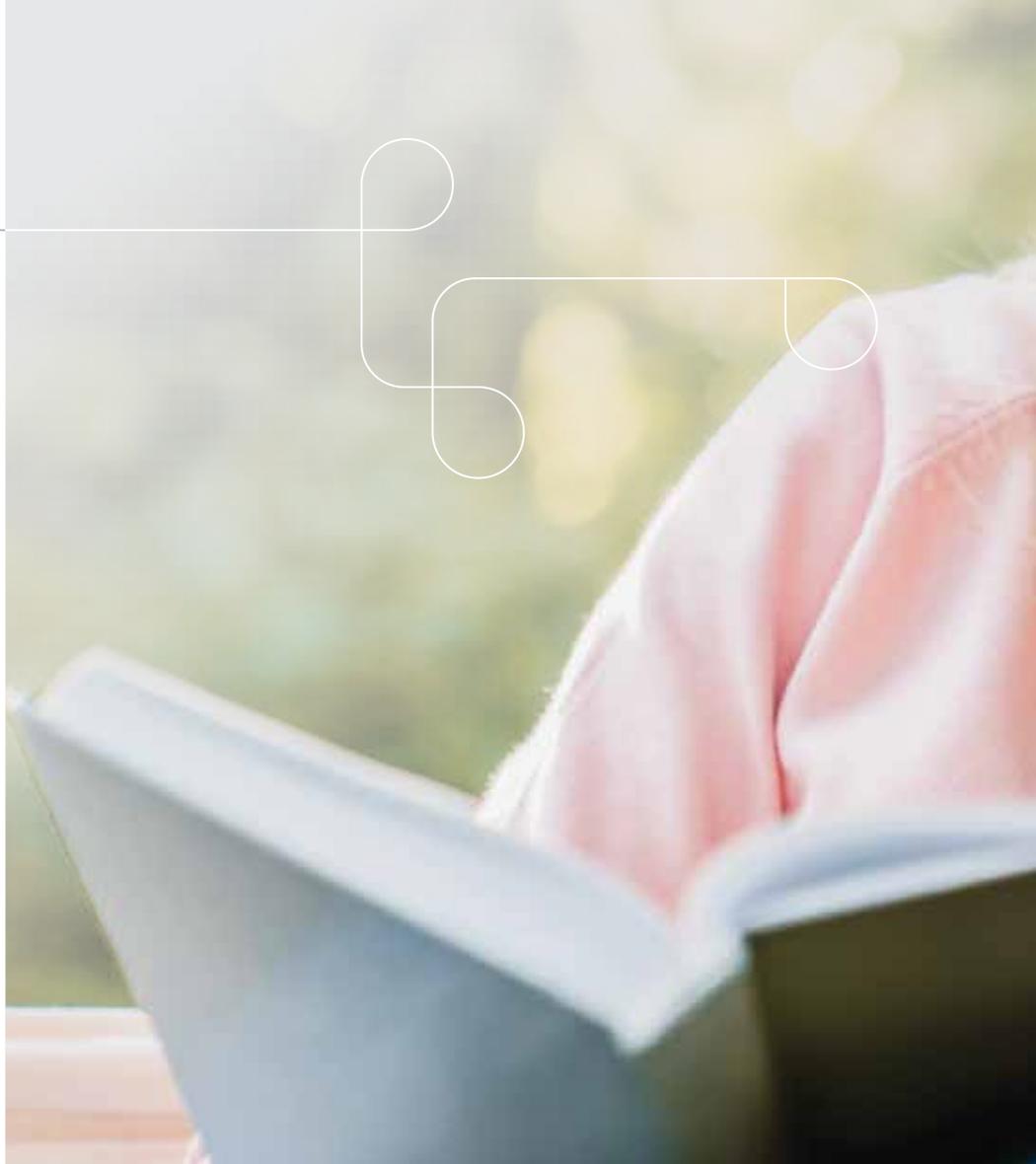
SCOUT® System for Breast Cancer Surgery Added at UVMC



The SCOUT® wire-free radar localization system, which can improve precision and ease some of the anxiety of breast cancer surgery, is now in use at Upper Valley Medical Center. Premier Health already employs this advanced technology at Atrium Medical Center, Miami Valley Hospital North, and Miami Valley Hospital South.

Instead of wire localization, which is often done on the day of surgery, a tiny SCOUT® reflector – which is smaller than a dime - is placed in advance. During the surgery, the SCOUT® guide uses real-time distance measurement guidance to accurately detect the location of the SCOUT® reflector and direct the surgeon to the tumor, within 1 millimeter of accuracy. SCOUT® is also used to localize high-risk, non-cancerous lesions.

The ability to precisely locate tumors increases the probability of complete cancer removal and reduces the likelihood of needing follow-up surgeries — a huge advantage for early-stage breast cancer patients. In addition, the ability to strategically plan the incision may result in better cosmetic outcomes.





Provider Praise

Premier Health patients submit thousands of comments each year acknowledging physicians across our health system for providing excellent care. Here is a random sampling of appreciation received in recent months.

Dr. Avery always takes great care of me. He really cares about my well-being. He and his staff are always so friendly and caring.

Dr. Grice is always professional and efficient, and I highly trust her in the decisions she makes involving my health.

Dr. Ketel always talks to me in detail about any problems I am having. He always asks if I have any health concerns.

Dr. Parilo and his staff are absolutely excellent and responsive to issues. They are the best in the region!

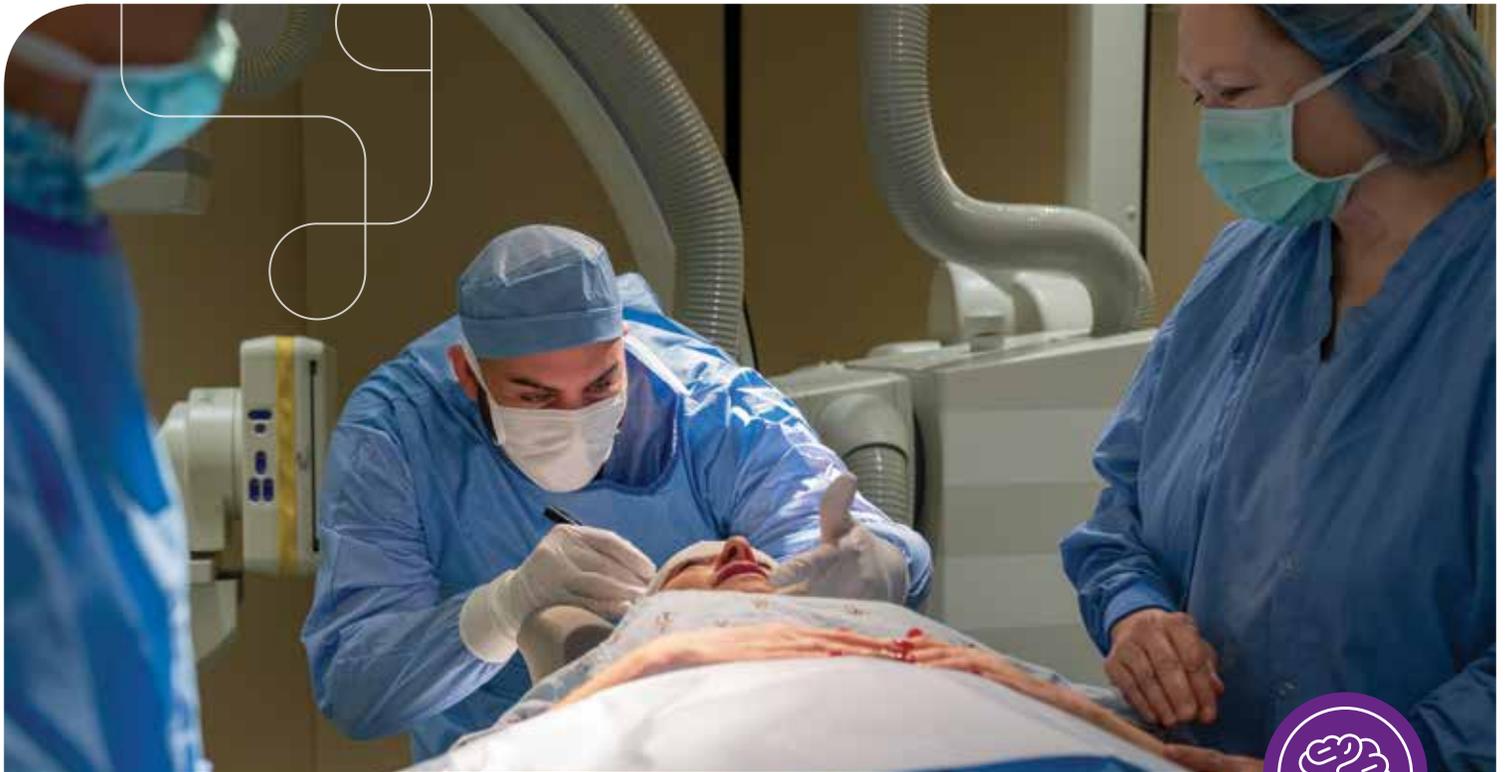
Dr. Ruff is always attentive and listens carefully to my concerns. She's awesome!

I have been associated with **Dr. Kadakia** for over 30 years. He is very thorough in his examination and care. I am very comfortable about my current health status.

Dr. Hoffman has been my doctor for a long time. He is never in a hurry and takes his time to make sure you have voiced all of your concerns.

Dr. Nestor is simply the best!

Dr. Denen is an amazing doctor - very thorough and a wonderful bedside manner. I am thankful to have him as my doctor.



Resources Available at the Clinical Neuroscience Institute

By Jason Merritt, vice president of Premier Physician Network specialty services, service line vice president for neurosciences



One of the strengths of Premier Health is the breadth of services and provider expertise available across our network. The

Premier Health neuroscience service line recently completed two cases that highlight the resources available through the Clinical Neuroscience Institute and Miami Valley Hospital, as well as the positive impact for patients we can see when those resources are aligned. For years, Premier Health has offered neuro-surgical options for patients with epilepsy and brain tumors at Miami Valley Hospital. Based on clinical presentation, some patients will benefit from a more advanced surgical procedure known as an Awake Craniotomy. This procedure is performed on the brain while the patient

is alert and awake. It is used to treat neurological conditions such as epileptic seizures and brain tumors. During surgery, the patient may be asked to answer questions while the responses of the brain are monitored. The responses guide the surgeon in mapping and treating the correct area of the brain while decreasing the risk of damage to functional brain. Performing these advanced procedures requires the expertise and coordination of a specialized multidisciplinary team. The team includes: anesthesiologist, neurosurgeons, neurologist, clinical neuropsychologist, neuromonitoring team, physician assistants, nurses, and many more. The planning for these procedures starts weeks or months prior to surgery. The neurosurgeons, neurologists, and the clinical neuropsychologist meet with the patient several times prior to the surgery. The assessments obtained allow them to determine if the patient meets the criteria

for an Awake Craniotomy. A baseline functional assessment is completed by the neuropsychologist using the Neuro-Mapper testing platform. Once a decision is made that the patient will benefit from the Awake Craniotomy, a second round of coordination meetings occur with the surgical team and involves the surgeons, anesthesia, neuropsychologist, and nursing teams.

The Premier Health Neurosciences Service Line has been a leader in bringing complex neurological and neurosurgical care to the Miami Valley. The Awake Craniotomy is only the most recent example and joins our existing programs of Neuro-Interventional Surgery, Coordinated Stroke Care, Comprehensive Brain Mapping, Infusion Therapy for Multiple Sclerosis, Headache, and Memory Disorders, Neuro-Oncology, Focused Ultrasound for Essential Tremor, and Epilepsy Center.

Changes to CMS Inpatient-Only List and Their Impact

By Andrew B. Maigur, MD, system director of Premier Physician Advisor Program, Premier Health

For several years, the Centers for Medicare and Medicaid Services (CMS) has published a list of procedures that could only be performed and reimbursed in the hospital inpatient setting. It was considered unsafe to perform these procedures as hospital outpatients, let alone in Ambulatory Surgical Centers (ASCs), according to the rationale behind the Inpatient Only (IPO) List. Approximately 1,740 services are on the IPO List, and each year CMS reviews and removes or adds procedures to the list depending on established criteria. Over the past several years, CMS has moved some high-volume procedures off the list – namely Total Knee Arthroplasty (TKA) and Total Hip Arthroplasty (THA).

On January 1, 2021, nearly 300 procedures were removed from the IPO List, the majority of which are orthopedic and spine-orthopedic procedures. The newly removed procedures are not yet approved for ASCs, so they must still be done at the hospital as either inpatient or outpatient with Observation Care Services (OBS). CMS has indicated that procedures taken off the IPO List would not be subject to audit for two years, or until more than 50 percent of them are performed as outpatient. However, as with TKA & THA cases, CMS allowed the Quality Improvement Organizations (QIOs) to include these cases under Short Stay Reviews. CMS has proposed to eliminate the IPO List over the next three years.

Here are three areas of high impact:

• Patients and the IPO List:

- Patients will have a different set of rights or financial responsibilities
- Patients will not have discharge appeal rights, or be given the Important Message of Medicare (IMM) when they have the surgery as outpatient
- Commercial or Managed Medicare will have different copays for outpatient procedures and inpatient procedures

• Surgeons and the IPO List:

- When a procedure is not on the IPO List, it can be performed either

as an inpatient or Outpatient with Observation Services (OBS)

- **CMS' 2-Midnight Rule** will now be applicable to this population of cases, which adds a layer of compliance (Medicare fee for service **only**)
- To assist with compliant and accurate medical necessity documentation, we have created two smart phrases in EPIC
 - o The **.2MNRULERISK** smart phrase for SRE providers to capture the peri-operative risk of an adverse outcome
 - o **.2MNRULEPOD1** for the orthopedic providers to capture medical necessity for a two or more-midnight hospital stay
- **Hospitals and the IPO List:**
 - Elective procedures used to be the biggest revenue-generating service line until the changes to the IPO List and the arrival of ASCs
 - Given the advances in peri-operative management, anesthesia techniques, and medication management, patients recover faster from these procedures and the majority of these procedures will be done as outpatient
 - With a shift in these procedures from inpatient to outpatient reimbursement, hospitals will potentially see a decrease in revenue
 - An increased focus on reducing cost of care for these procedures to offset decreased revenue and maintain margins
 - Surgical Case Mix Index (CMIs) may see a potential decline

As physician advisors, we hope to continue to monitor the impacts of these changes on our patients, providers, and health system, and advocate on your behalf. My team of physician advisors and myself are more than willing to bear the regulatory burden to assist you with status determinations on these patients. Contact the "Physician Advisor Group" via secure chat to reach the physician advisor on call.



References: *Inpatient Only Procedures (IOP) Now Procedures of Interest (POI) in 2021* by Maria Johar MD
Inpatient Only List: The Beginning of the End & Other OPPS Changes by Versalus Health

Celebrating Juneteenth; Dedication Ceremony; Relay for Life



Atrium Medical Center

Several physicians took part in a Juneteenth event organized by Atrium Medical Center, the City of Middletown Health Department, and Community Building Institute of Middletown. Andre Harris, MD, chief medical officer at Atrium, was joined by Michael Robertson, MD; Michelle Eakins, MD; and Adrian Taylor, director of diversity and inclusion for Premier Health, in a community discussion at the Robert “Sonny” Hill Community Center about health disparities among African Americans. Chauncy Eakins, MD, and Nkeiruka Okoye, MD, also attended the event, which included free health screenings by Premier Community Health.

Atrium was recognized at the Franklin Area Chamber of Commerce’s annual awards ceremony on June 22. Atrium received the Industry of the Year Award, which is given for contributions to the community. The award reads: “Atrium Medical Center is ranked as one of the top 100 hospitals in America, which speaks to their clinical excellence. Area residents know them for much more than that, as they serve in countless ways, improving community safety, partnering with schools, expanding access to services, and investing in technologies. During the pandemic, Atrium Medical Center both cared for patients and worked to ensure that the vaccine was

available and accessible to all.” Rhonda Seidenschmidt, vice president of operations at Atrium; Lyndsey Pittman, Atrium’s director of finance; and Lori Etmans, PPN director of operations, accepted the award on behalf of the hospital.

The strong partnership between Warren County Career Center and Atrium is now reflected in the name of the school’s health science academy on the hospital campus. The career center’s board of education approved a resolution June 24

authorizing the name change of Greentree Health Science Academy to Warren County Career Center at Atrium Campus. The previous name had been in use since 2010 and reflected “antiquated terminology,” according to the school.

The Lebanon business community learned more about the services and providers that will be part of the new Premier Health Center at Union Village when it opens Aug. 10. Atrium President Keith Bricking, MD, shared details about the health center when he was the guest speaker on June 15 at the Lebanon Area Chamber of Commerce’s monthly meeting. In addition, he spoke about Premier Health’s COVID-19 success stories; efforts toward vaccine equity; and recent awards and advancements at Atrium.

More than 150 children were remembered during the Help Endure a Loss (HEAL) Remembrance Walk on June 12 along Turner Trail and the HEAL Memory Garden on Atrium’s campus. Photos from the Remembrance Walk and information about the HEAL endowment campaign through Atrium Medical Center Foundation can be found at HEALatAtrium.GiveSmart.com.



Miami Valley Hospital Campuses

Miami Valley Hospital South's maternity license has been renewed by the Ohio Department of Health through 2023.

Aaron Block, MD, was the guest presenter at the virtual South Metro Regional Chamber of Commerce Safety Meeting. His topic was: "Food Allergies in the Workplace."

A dedication ceremony for the new Cancer Celebration Bell Garden at Miami Valley Hospital South took place on June 22. Located next to the entrance of the hospital's Comprehensive Cancer Center, the garden contains a 14-foot brass bell which will be used by oncology patients to celebrate significant milestones in their cancer journey. Funded by a generous gift from Gary and Rachel Auman through the Miami Valley Hospital Foundation, the Cancer Celebration Bell Garden offers a pleasant outdoor location for patients to share their achievements in treatment goals with their family, friends, and caregivers. As a former patient, Gary Auman says he intends his gift to serve as inspiration for other patients and in



appreciation for the care he received at Miami Valley Hospital South.

A ribbon-cutting ceremony took place for the Michael Sawdey Samaritan Clinic for

Women and Families on June 15. An additional partner is Five Rivers Health Center.



Women and Families on June 15. Located inside the St. Vincent de Paul's Gateway Shelter for Women and Families, the new clinic will provide pediatric care, women's health care, and primary care, serving more than 1,200 individuals annually. Good Samaritan Foundation-Dayton is funding the entire shelter clinic through donations and support from the Good Samaritan Foundation Board of Trustees. As part of the community support, a very generous donation came from Jeff and Connie Sawdey, of Sawdey Solution Services, Inc., in appreciation for the care received by Jeff's brother Michael at Samaritan Health Center. The addition of this clinic inside the shelter ensures that access to health care is enhanced, rather than interrupted, by the fact that a

Emergency and trauma center physicians came together to recognize exceptional staff members from Miami Valley Hospital, Miami Valley Hospital South, Miami Valley Hospital North, Austin Boulevard Emergency Center, and the Jamestown Emergency Center at the annual Jana Matthews Awards of Excellence. This year, Norman Schneiderman, MD, and Roger Pacholka, MD, presented the Miami Valley Emergency Specialists Consultant Excellence Award. The MVES Consultant Excellence Award was created in 2017 by Dr. Schneiderman and his wife to recognize a member of the Miami Valley Hospital medical staff who goes above and beyond the call of duty to deliver care to emergency department patients.

Continued on next page



This year, the award was not only given posthumously to beloved cardiologist Mukul Chandra, MD, but it was also renamed the MVES Dr. Mukul Chandra Exemplary Consultant Award. Dr. Chandra's wife and daughter were present to receive the award.

Several individuals from Premier Health were presented the Aviator Achievement Award at the Vandalia – Butler Board of Education meeting. The award is presented by Superintendent Robert O'Leary each month to recognize individuals who do outstanding things in the district. Premier Health supported the district as they developed return to school plans, vaccination clinics, and sports medicine services.

MiLinda Zabramba, MD, medical director at Miami Valley Hospital North, spoke with students attending the Aileron Student Leadership Summit. This opportunity came from our partnerships with the Northmont City Schools and the Northmont Chamber of Commerce.

Upper Valley Medical Center

Ristenka Prnarova, DO, of the Premier Cardiovascular Institute/Troy gave a heart health talk to the Miami County YMCA Silver Sneakers group and participated in a heart wellness fair at the YMCA Piqua branch on June 11. The event also included free blood pressure screenings by Upper Valley Medical Center Wellness and on-site registration for cardiac CTs and mammograms.



Scott Kanagy, DO, MBA, chief medical officer at Upper Valley Medical Center, and Brian Jans, PT, DPT, SCS, participated in Troy Power 107.1 Radio

and Piqua WPTW Radio morning show interviews on June 21. They discussed bike safety and the Bike Fit and Performance program Brian conducts at the UVMC Center for Sports Medicine. These interviews aired during the week that the Western Ohio Bicycle Adventure was taking place in Miami County. Additionally, the Bike Fit and Performance program was featured in a Piqua Chamber of Commerce email blast to all chamber members and affiliates on June 22.

The Upper Valley Medical Center Foundation Inaugural Golf Classic was hosted June 28 at the Piqua Country Club. This successful fundraising event was filled to capacity and raised more than \$20,000 to support the upgrade and renovation of UVMC's Level II Special Care Nursery. Pediatrician Paul Weber, MD, spoke about the project at the event.

Upper Valley Medical Center Cancer Care, UVMC staff, and the Dayton Physicians Oncology office at UVMC partnered to form a 2021 Miami County Relay for Life team.

The Tipp City Chamber of Commerce's Teen Leadership group visited Upper

Valley Medical Center for a health care program on June 10. Chris Snider, UVMC facilities director, and Travis Grasley, cardiopulmonary director, presented programs which were well received by the students and adult visitors. In addition, the students received information about careers in health care.

Upper Valley Medical Center is lead sponsor for the 2021 Sculptures on the Square exhibit launched by Troy Main Street in downtown Troy. Kevin Harlan, UVMC president, gave remarks at a VIP opening celebration at the Troy Rec to honor sponsors and the 20 artists from throughout the United States whose works are displayed in the exhibit.

Upper Valley Medical Center hosted a special Heart Healthy Day in the hospital cafeteria on June 29. The event featured a heart healthy menu along with education about heart health and our collaboration with the American Heart Association's 2021 Heart Walk fundraiser.

Premier Physician Network

There's still time to schedule summer doctor appointments for kids. We're scheduling now for annual wellness visits and \$24 basic sports physicals. Our marketing team is emailing PPN patients reminders to make these important appointments.

Surprise injuries and nagging joint pain don't keep regular office hours. That's why Premier Orthopedics offers walk-in clinics at three locations - Centerville, Englewood, and Vandalia. Patients can walk in without an appointment during our walk-in clinic hours — or schedule in advance by calling our office. Please visit our website for office locations and phone numbers: **PremierOrthoOH.com**. We treat adults and youth patients for sprains, strains, fractures, dislocations, sports and work injuries, joint and muscle pain, and more. New and existing patients are welcome. Most insurance plans are accepted; co-pays apply. No referral is needed, unless required by the insurer.