

PERSONAL MD

Personal MD Medical Care®

Direct Primary Care for
Individuals and Small Companies

PERSONAL MD individual health care services are designed to reduce your health care costs and improve the quality of the health care you receive. Learn more about this innovative approach to health care called Direct Primary Care.

Transforming Your Approach To Health Care

At Personal MD, we understand that one of the hardest things to make sense of is health insurance. The Personal MD Medical Care program was created in 2003 by doctors AND patients to improve the health care experience. Whether you have no insurance, you are on a private health plan, or a government program like Medicare, our office can help you have a better experience. Through Personal MD, you and your family can experience high quality health care at a price you can afford.

Urgent Care Personal MD Family Healthcare provides same or next-day evaluation for urgent medical problems including minor injuries and diagnosis, and treatment of problems appropriate to primary care (e.g. colds, illness, minor accidents; conditions that don't require emergency, hospital or specialist care).

Preventive Care Personal MD provides thorough, periodic physical exams and age-specific health screenings for men and women—infants through seniors. Your provider will evaluate your current state-of-health and recommend improvements for your future health and well being.

Wellness Care Your Personal MD provider offers both primary and wellness care. Your visits may include extended consultations and personalized coaching to create positive lifestyle changes such as weight loss, smoking cessation and stress management.

Chronic Disease Management Personal MD incorporates national guidelines to provide our patients with state-of-the-art primary care for hypertension, diabetes, hyperlipidemia, heart disease, asthma, arthritis, osteoporosis and many other chronic conditions. Your Personal MD provider may provide education and training to manage your chronic condition. If your chronic condition changes and you need more specialized care than your Personal MD provider can provide, we will refer you to an appropriate specialist health care provider and assist you in making decisions relating to their care.

Please contact our office to learn how we can help you have quality access to medical care.

PERSONAL MD advantages

- Unlimited Doctor Visits
- No co-payments
- No co-insurance
- No deductibles
- No restrictions based on age or pre-existing conditions
- Works whether or not you have medical insurance
- Can use alone or add family members
- Includes annual exams
- Full access to discounted lab and radiology services
- Personal MD Local Health Network can be used to access dental, vision, chiropractor, or other complementary services needed to keep you healthy.

PERSONAL MD is your medical expert

- Over 10 years of corporate medicine experience
- Affordable, turnkey solution
- Works whether or not you already have insurance
- Trusted by thousands of people
- Works great with self-insured, short insurance plans, or high deductible health plans.

What Our Members Receive



Your Personal MD Medical Care membership covers the following primary care services. Items marked with check mark (✓) indicate that the service is included as part of the Personal MD network and is available at a discounted rate. Pricing for any of these services is always discussed with the patient prior to being ordered. All services are provided at or near our cost.

Urgent Care

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In-office Procedures (✓)

Personal MD offers selected diagnostic and urgent care procedures in our office including but not limited to: blood draws, EKGs, casts, stitches, joint injections, skin biopsies, wart removal, wound care, PAP smears and cryotherapy. If an additional fee is required for materials or laboratory analysis, it is charged at or near cost and will be discussed with you prior to being performed.

Specialist Care Coordination

If more specialized care is needed, we are available to assist in referrals to outside health care providers. This includes briefing the specialist about your medical condition and following up with the provider after your consultation. If you have insurance, we will strive to provide referrals to providers covered by your policy. If you are paying out-of-pocket for your medical care, we will try to provide referrals to health care providers who have a policy of offering discounts to patients paying cash.

After-Hours Coverage

After-hours phone coverage is shared by all Personal MD providers. While each provider has remote access to your medical record and is fully capable of taking care of your after-hours medical needs, there is a chance that when you call, you may not speak with your own provider.

X-ray Imaging (✓)

Your provider may request for you to have a radiological procedure. In these circumstances, you will be given an order that can be used at one of our partner radiological centers. Personal MD negotiates rates for these services prior to your visit and will be discussed before your procedure. Payment is paid directly to the facility and is required at time of service. For patients with private medical insurance, Medicare, or Medicaid coverage, the radiology group will bill the fee directly to those programs.

Laboratory Testing (✓)

If laboratory tests are needed, Personal MD performs, at no additional charge, blood draws and sample collection in our clinic that will be sent out and processed at our partner laboratory. Such tests are provided at cost or may be billed by our lab partner to your insurance.

Prescription Pharmaceuticals (✓)

Personal MD providers may request for you to take medication as part of your treatment program. Your monthly care fee does not cover the cost of these or any other drugs. Prescriptions may be filled through your insurance or discount programs. Personal MD providers are licensed in the United States and most prescriptions can be filled at any pharmacy depending on state laws.

Medications & Vaccines (✓)

Personal MD providers may administer selected medications and vaccines in our office. While some of these items are provided at no additional charge, some are charged to you at or near our cost. Immunizations for children between 2 months and 18 years of age can be administered to all patients who qualify for the State of Texas immunization program.

The following services are not provided by Personal MD except for primary care level treatment and counseling:

- Sexual dysfunction
- Infertility services
- Pain Management
- Mental health care
- Weight loss treatment
- Endoscopy

The following services can be obtained at a discount from the Personal MD network:

- Individual Counseling
- Marital Counseling
- Family counseling
- Chiropractic care
- Acupuncture
- X-Ray
- CT Scan
- MRI
- Ultrasounds
- Mammograms
- Colonoscopy
- Dental care
- Life Coaching
- Vision Care
- Stress Test
- Calcium Scores

The following services are not provided by Personal MD at all:

Hospice care, hospital care, cosmetic surgery, naturopathy, emergency room care, rehabilitation hearing care, sterilization, endoscopy, home health care, massage therapy, drug and alcohol dependency treatment, prenatal care, maternity services, and outpatient surgery beyond the routine procedures provided by Personal MD

Personal MD Medical Care Pricing	
Age	Monthly Price per Member
Registration Charge	\$100 (one time fee to start a contract)
Adult	\$80
Birth - 25	\$40 (with at least one adult member)
Family of 5 or greater	\$250 (2 Adults Max)

Why Pick Personal MD Medical Care:

- Unlimited Doctor Visits
- No Co-payments, co-insurance, or deductible
- No restrictions based on age or pre-existing conditions
- Full access to discounts on lab, x-rays, ultrasounds, CT scans, MRI Scans, and mammogram's
- Over 15 years of medical experience
- Works whether or not you already have medical insurance
- Electronic medical records
- All of our providers are board certified (MD, DO, NP, or PA)
- All of our provider are fully insured by a licensed malpractice company

Personal MD Medical Care Example Cases

Visit a doctor for a cough			
Personal MD Medical Care		Traditional Insurance	
Office Visit Charge	\$0	Office Visit Charge	\$125.00
Adjusted Rate	N/A	Adjusted Charge	(\$40.00)
Negotiated Rate	N/A	Negotiated Rate	\$85.00
Insurance coverage	N/A	Insurance Coverage (70%)	\$59.50
Patient Responsibility	\$0	Patient Responsibility (30%)	\$25.50
Savings	100%		

Visit a doctor for a possible broken hand			
Personal MD Medical Care		Traditional Insurance	
Office Visit Charge	\$0.00	Office Visit Charge	\$125.00
Adjusted Rate	N/A	Adjusted Charge	(\$40.00)
Negotiated Rate	N/A	Negotiated Rate	\$85.00
Insurance coverage	N/A	Insurance Coverage (70 %)	\$59.50
Patient Responsibility	\$0.00	Patient responsibility (30%)	\$25.50
X-ray of hand (3 views)	\$75.00	X-ray of hand (3 views)	\$300.00
Adjusted Rate	\$0.00	Adjusted Rate	(\$60.00)
Negotiated Rate	\$75.00	Negotiated Rate	\$240.00
Insurance coverage	N/A	Insurance Coverage (70%)	\$168.00
Patient Responsibility (100%)	\$75.00	Patient Responsibility (30%)	\$72.00
Total Cost	\$75.00	Total Cost	\$97.50
Total Savings	23%		

Personal MD Medical Care Example Cases

Visit a doctor for a well woman exam			
Personal MD Medical Care		Traditional Insurance	
Office Visit Charge	\$0.00	Office Visit Charge	\$200.00
Adjusted Rate	N/A	Adjusted Charge	(\$80.00)
Negotiated Rate	N/A	Negotiated Rate	\$120.00
Insurance Coverage	\$0.00	Insurance Coverage (70%)	\$54.00
Patient Responsibility	\$0.00	Patient Responsibility (30%)	\$36.00
EKG	\$0.00	EKG	\$100.00
Adjusted Rate	N/A	Adjusted Rate	(\$40.00)
Negotiated Rate	N/A	Negotiated Rate	\$60.00
Insurance coverage	N/A	Insurance Coverage (70%)	\$42.00
Patient Responsibility	\$0.00	Patient Responsibility (30%)	\$18.00
Basic lab and urine test*	\$90.00	Basic Lab and Urine test*	\$460.00
Adjusted Rage	N/A	Adjusted Rate	(\$200.00)
Final Negotiated Rate	\$90.00	Final Negotiated Rate	\$260.00
Insurance coverage	N/A	Insurance Coverage (70%)	\$182.00
Patient Responsibility	\$90.00	Patient Responsibility (30%)	\$78.00
Pap Smear	\$60.00	Pap Smear	\$225.00
Adjusted Rate	N/A	Adjusted Rate	(\$60.00)
Final Negotiated Rate	\$60.00	Final Negotiated Rate	\$165.00
Insurance coverage	N/A	Insurance coverage (70%)	\$115.50
Patient Responsibility	\$60.00	Patient Responsibility (30%)	\$49.50
Total Cost	\$150.00	Total Cost	\$181.50
Savings	17%		

*Basic Lab includes CBC, Chem 14, Lipid Panel, and TSH

“There is a difference between being healthy and staying healthy. I want to help you with both.”

Dr. Simmons



Nelson X. Simmons, MD

Founder of Personal MD

I founded Personal MD with the goal of putting patients first. This philosophy is grounded by 15 years of treating patients in clinics, emergency rooms, hospitals, and even their own homes. Over those years, I have seen many different approaches on how to take care of people; some great and some poor.

One of the most important lessons I learned over this time is that many of my patients make the mistake of being healthy today as a given that he or she will be healthy in the future. In the rushed environment of modern medicine, many doctors struggle to treat the patients' immediate needs and find the few extra minutes it takes to help someone understand the importance of preventative healthcare. This could include talking about the latest news on a medication, reviewing the exercise program discussed before, or taking a new approach to the challenge of how to stop smoking.

It is difficult to incorporate these discussions into a traditional practice. However, I know how important these moments can be, and I wanted to take care of people the right way. Over the past 10 years, my dream of putting patients first has been alive and well at Personal MD. With a more personalized approach to patient care, our providers can take time to care for the whole person and not just their immediate problem. My goal is to continue to care of people the right way and help them stay healthy as long as they call me “doctor.”

Dr. Simmons' Education and Background

President and Founder of Personal MD, McKinney, TX

Physician with Family Healthcare Associates, Allen, TX

Innovative Healthcare Provider of the Year, Dallas Business Journal

Healthcare Hero Award, Dallas Business Journal

Best Doctor's Office Award, Dallas Morning News

Best Family Doctor, McKinney Living

Patient Choice Award, Healthgrades.com

Residency: Scott & White Hospital, Temple, TX

Internship: Scott & White Hospital, Temple, TX

MD: Texas A&M Health Science Center, College Station, TX

BS: Biology and Chemistry, St. Mary's University, San Antonio, Texas

PERSONAL MD
Putting Patients First

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