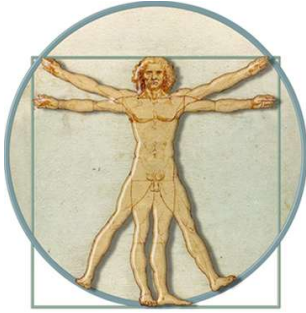


# Transplant and Nephrology Northwest, P.L.L.C.



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August 1, 2008

My Dear Patient:

On October 1, 2008, I will be changing my practice in a major way.

Being a solo doctor for nine years, I've had the luxury of setting my own schedule, spending as much time with patients as was needed, and making each visit both a medical and social interaction. Unhurried visits are essential to better communication and care, in my opinion. I purposefully designed my practice this way to serve patients the best I know how.

I think medical insurance has failed patients and physicians. Patients' costs keep increasing. At the same time, these plans squeeze payments to physicians who must see more patients, more quickly, or risk going out of business. Instead of serving your needs, insurance companies and the government now dictate how I must treat you. Charting, coding, tracking, time and access limitations are being increasingly enforced by insurance companies. In my view, this is not what patients want or need.

In the old days, the doctor-patient relationship was simple. At the end of an office visit, instead of the doctor billing your insurance, you would get a bill and make payment at that time. I have therefore decided to stop accepting all insurances including Medicare and Medicaid. I call this "self-pay". There is no yearly membership fee. This is not a concierge practice. You only pay for service you receive from me. It is an honest, simple and old-fashioned arrangement.

It is important you know that all tests, referrals, and treatments ordered by me will still be covered, as usual, by your insurance.

Part of the spiraling cost of healthcare is the lack of price transparency at all levels. Therefore, I have made my fees public on my website. A routine half hour visit, for example, would cover 3-5 problems and cost \$180. Non-Medicare insurers may reimburse part of this fee. Upon request, we will provide you with a form you can submit.

Patients and doctors need honest solutions. I hope that you will stay with me and allow me the privilege of continuing to be your doctor. Maintaining my practice quality is the reason I'm making this important change. Enclosed is a form we will require signed when you see me after 10/1/08. I am personally available to discuss these changes though my office number (206) 709-2009.

With my wishes for your continued good health,

S. Smiley Thakur M.D., FRCPC  
Transplant Nephrologist