



January 1, 2023

To my patient family,

I hope that everyone had a safe and fulfilling holiday season. After 29 years of clinical cardiology practice, I wish to thank all of you for allowing me to be your physician and most importantly a member of your extended families. I've truly had a rewarding career and without the love and support from all of you it never would have been possible. Thank all of you so very much!

The last 20 years the level of care that I provide has continuously been under attack by insurers. When I first became a physician, I took an oath to: "first, do no harm! ", regardless of any financial incentives to only provide the bare minimum of care, as now required by insurers, I will not compromise my medical ethics or provide any less than my best of care. It has now come to the point where insurers not only require the bare minimum of care, but financially penalize physicians for delivering the very best of care! Minimum standards now required has only yielded great profits for insurers and run the best and brightest away from the medical field. Your premiums, deductibles and copays have risen hundreds of percent, while your providers have seen a steady decline in payments, as well as, increasing administrative barriers to make collection difficult if not impossible. Healthcare cost are out of control because the "cures" are far more costly than the prevention. Nowhere is it truer that: "an ounce of prevention is worth a pound of cure".


Beginning in 2023, Atlanta Cardiology Associates will no longer bill insurance companies on behalf of the patient. All allowable monies will be collected at time of service according to your insurance company's fee schedule or cash "no insurance-self pay" price (whichever you prefer). This is a very difficult decision for me because it brings money into the practice of medicine. In the short term we will continue to accept contractually agreed upon amounts insurance companies and Medicare allow and you will continue to receive the excellent care you're accustomed to. Following your visit, you will be given the receipt as well as, a claim form to submit to your insurance company for reimbursement. If you wish, we will share information for a billing service that can file your claim for you. For those who have straight Medicare (not Medicare replacement plans) we will continue to bill on your behalf both Medicare and your secondary insurers as we make our transition.

Moving forward I will be transitioning primarily to cash-based services and will offer different very affordable membership plans to suit any budget. This will easily make health prevention



and care affordable and accessible to all. I will be partnering with **My Doctor & Me** to provide you this opportunity in a cash base system. I will be posting information both to educate and inform you as to how your insurance works and how our new plans are likely to be considerably more cost effective for just about everyone. This information will be added to our website [www.atlantaheartdocs.com](http://www.atlantaheartdocs.com) and click on **All-inclusive Services / My Doctor & Me**.

With much love and appreciation,

  
Winston H. Gandy, Jr., M.D.

*"Joe"*