MEDICARE OPT-OUT PRIVATE CONTRACT

This contract between Drs. Heller, Beckman, Versman, and Thousand ("Dentist") and Patient (Medicare beneficiary, referred to in this contract as "Patient") allows Dentist to provide treatment to Patient without being subject to Medicare limits. To do so, the law requires Dentist to "opt out" of Medicare and that no Medicare claim be filed for the treatment of Patient by Dentist.

Dentist represents that Dentist is not excluded from participation under the Medicare program under § 1128, 1156 or 1892 of the Social Security Act; in addition, Patient and Dentist agree that Patient is not now facing an emergency or urgent health care situation.

By signing this contract, Patient does the following:

(i) Agrees not to submit a Medicare claim (or to request that Dentist submit a claim) for services or items supplied by Dentist, even if they are otherwise covered under Medicare;

(ii) Agrees to be responsible, whether through insurance or otherwise, for payment of services or items supplied by Dentist, and understands that no reimbursement will be provided under Medicare for those services or items. Patient will pay for such services at Dentist's usual rate in accordance with Dentist's payment policies;

(iii) Acknowledges that Medicare limits do not apply to amounts that Dentist may charge for such services or items;

(iv) Acknowledges that Medigap plans do not, and other supplemental insurance plans may elect not to, make payments for items and services covered by this contract, because payment is not made under Medicare; and

(v) Acknowledges that Patient has the right to have such services or items provided by other dentists or practitioners- for whom payment would be made under Medicare. (Patient is not required to enter into private contracts that apply to other Medicare covered services furnished by other dentists who have not opted out.)

Accepted and Agreed: ________________________________

(patient or patient's legal representative)