

St. Vincent Health
St. Vincent Carmel Hospital, Inc.

经济援助政策

10/01/17

政策/原则

这是St. Vincent Carmel Hospital, Inc.（“组织”）的政策，用来确保在组织设施提供急救或其他医学必要护理时能够采取全社会公平的措施。这项政策是专门设计用来判断需要经济援助且获得组织护理的患者是否有资格获得经济援助。

1. 所有经济援助都将反映我们对个人尊严和公共利益的承诺和尊重，对生活在贫困之中的人群和其他弱势群体的特别关注和休戚与共，以及我们对公平分配和管理工作的承诺。
2. 这项政策适用于组织提供的所有急救和其他医学必要服务，包括雇用医生服务和行为健康。这项政策不适用于针对选择性程序或其他非急救护理或医学必要护理的支付协议。
3. 经济援助政策涵盖的提供商列表提供了一份在组织设施内提供护理的所有服务提供商列表，并指定经济援助政策涵盖哪些服务提供商，不涵盖哪些服务提供商。

定义

针对本政策的目的，下列定义适用：

- “501(r)”是指《国内税收法》的第 501项第(r) 款，以及根据该法案颁布的条例。
- “通常计费金额”或“AGB”是指进行急救或其他医学必要护理时，通常向拥有保险承保此类护理的个人所计费的金额。
- “急救护理”是指提供护理以治疗急症严重程度达到若不立即进行医疗护理则可导致下列状况的疾病（包括严重疼痛）：严重损害身体功能，严重导致任何身体器官或部位发生功能障碍，或者严重危害个人的健康。
- “医学必要护理”是指经执业提供商判定临床价值后，被判定为医学上必要的护理。如果由患者要求的、本政策涵盖的护理经审查医师判定不具有医学必要性，那么入院医师或转介医师也必须确认该判定结果。
- “组织”是指St. Vincent Carmel Hospital, Inc.。
- “患者”是指在组织接受急救或医学必要护理的患者，以及负责支付患者护理费用的人员。

所提供的经济援助

1. 收入低于或等于联邦贫困线（“FPL”）250% 的患者，将有资格享受慈善医疗福利，保险公司付款以后，由患者负责的服务费用部分（如果有的话）享受100%勾销。
2. 对于收入超过 FPL 250%但未超过 FPL 400% 的患者，其在保险公司付款后应享受自身承担的服务费用部分（如果有的话）进行浮动计算的折扣。对于符合资格获得浮动计算折扣的患者，向其收取的费用将不会超过所计算的 AGB 费用。浮动计算折扣如下所示：

2017 HHS贫困标准计算表格*

基于医院的服务							
家庭人数	FPL*	慈善医疗服务		经济援助计划***			无保险人的支付方式***, **** > 400%
		0至138%	至250%	至300%	至350%	至400%	
1	\$ 12,060	\$ 16,643	\$30,150	\$36,180	\$42,210	\$48,240	
2	\$ 16,240	\$ 22,411	\$40,600	\$48,720	\$56,840	\$64,960	
3	\$ 20,420	\$ 28,180	\$51,050	\$61,260	\$71,470	\$81,680	
4	\$ 24,600	\$ 33,948	\$61,500	\$73,800	\$86,100	\$98,400	
5	\$ 28,780	\$ 39,716	\$71,950	\$86,340	\$100,730	\$115,120	
6	\$ 32,960	\$ 45,485	\$82,400	\$98,880	\$115,360	\$131,840	
7	\$ 37,140	\$ 51,253	\$92,850	\$111,420	\$129,990	\$148,560	
8**	\$ 41,320	\$ 57,022	\$103,300	\$123,960	\$144,620	\$165,280	
分类		CCI	CC2	FAP3	FAP4	FAP5	自费
折扣		100%	100%	90%	80%	70%	40%****
折扣申请	1) 无保险人的经济援助和支付方式折扣基于总费用。						
	2) 有保险人折扣基于患者责任或结余余额。						
	3) 收入水平基于家庭年收入。						

*基于联邦登记/文件引文：联邦登记第82卷/2017年1月26日/第8831至8832页

* 请参阅<https://www.federalregister.gov/documents/2017/01/31/2017-02076/annual-update-of-the-hhs-poverty-guideline>:

** 每新增一位100%贫困的个人，则增加\$4180（然后，如有必要，对应地增加到最多400%）

*** 任何患者每个治疗过程或账户欠下的金额上限是家庭总收入的10%。

**** 自费折扣是向不符合经济援助资格的患者提供的另一援助，并非在501(r)规定之下，而是列入在这里以便于社区服务。

3. 对于收入高于 FPL 400%，但已证实有经济需要的患者，可能有资格进行“经济情况调查”，以根据对其支付能力的实质性评估，从组织获取某些服务费用的折扣。对于收入高于FPL的400%，但已证实有经济需要的患者，可能有资格进行“经济情况调查”，以根据其支付能力的实质性评估，从组织获取某些服务费用的折扣。任何患者每个治疗过程或账户欠下的金额上限是家庭总收入的 10%。对于符合资格获得“经济情况调查”折扣的患者，向其收取的费用将不会超过所计算的 AGB 费用。
4. 如果患者参与了某些组织认为“网络外”的保险计划，那么组织可能减少或拒绝根据患者保险信息审查和其他相关事实与情况可能向患者提供的经济援助。
5. 获得经济援助的资格可以在收入周期内的任何时间点进行判定，并且可能在申请

人未能完成经济援助申请（“FAP 申请”）的情况下，使用推定评分来确定资格。

6. 必须针对有经济需要的患者应负责的每份余额，判定经济援助资格。
7. 患者和家人针对组织有关经济援助资格决定的上诉程序如下所示：
 - a. [所有上诉都需要以书面方式邮寄提交给：St. Vincent Health, Vice President of Revenue Cycle, 10330 North Meridian Street, Suite 220, Indianapolis, IN 46290
 - b. 所有上诉均将由St. Vincent Health’s 100% 慈善医疗福利和经济援助上诉委员会审查，委员会的决定将以书面形式传达给提出上诉的患者或家人。

为无资格获得经济援助的患者提供的其他援助

如上所述，没有资格获得经济援助的患者，仍可能有资格获得该组织提供的其他类型的援助。出于完整性考虑，在这里列示了其他类型的援助，虽然这些援助并非必要，且并非在第501项第(r)款的规定范围内，但是在这里提供，以便于服务社区St. Vincent Health。

1. 未投保且不符合获得经济援助资格的患者，将根据为该组织支付最高金额的付款人享受折扣。最高金额付款人必须至少占组织总人数的 3%（根据营业额或患者收入总额进行计算）。如果某个付款人未计入这个最低营业额水平，那么应该对多个付款人合约进行平均计算，以便参与平均计算的付款项目至少占该年度组织营业额的 3%。
2. 不符合经济援助资格的未投保和有保险的患者可以享受即时支付折扣。即时支付折扣可能作为紧邻上段所述的无保险折扣的补充提供。

对符合获得经济援助资格的患者的收费限制

对于符合获得经济援助资格的患者，针对其获得的急救及其他医学必要护理，将不会向其个人收取超过 AGB 的费用，并且不会超过所有其他医疗护理的总费用。组织将使用“回溯”方法计算一个或多个 AGB 百分比，包括 Medicare 医疗费和向组织支付索赔的所有私人医疗保险公司，全部依照 第501项第(r)款。可以通过下列方法获得 AGB 计算描述与百分比的免费副本：造访www.stvincent.org，造访任何患者登记部，或者致电我们的客户服务部以使用邮寄方式。

申请经济援助和其他援助

患者通过推定评分资格，或者提交完成的 FAP 申请来申请经济援助，可能符合获得经济援助资格。如果患者在 FAP 申请中或在推定评分资格相关流程中提供了虚假信息，那么可能被拒绝提供经济援助。可通过下列方式获得 FAP 申请和 FAP 申请说明：可用在线

www.stvincent.org，造访任何患者登记部，或者致电我们的客户服务部以使用邮寄方式。
下列标准用来确定推定资格：

为了帮助有需要经济援助的患者，组织可以雇用第三方审查患者的信息，以评估其经济需要。这种审查利用基于公共记录数据库的、受到医疗保健行业认可的预测模型。此模型纳入公共记录数据，以计算社会经济和财务能力分数，其中包括收入、资产和偿债能力的估计值。该模型的规则旨在根据相同的标准评估每位患者，并根据组织的过往经济援助批准案例而进行调整。预测模型可让组织评估患者是否具有历史上曾符合FAP申请下经济援助资格之其他患者的特性。

b. 经过努力确认涵盖范围可用性，预测模型提供系统的方法，以向有适当经济需求的患者授予推定经济援助。当预测模型是推定资格的依据时，根据分数的适当折扣将仅授予可追溯服务日期的合格服务。对于那些没有获得100%慈善医疗服务的患者，将产生一封信函，通知患者获得的经济援助等级，并提供有关如何对决定进行上诉的说明。

c. 除了以上所述的预测模型的使用，在以下情况中，也应该提供100%慈善医疗福利等级的推定经济援助：

i. 组织已证实没有房产且没有未亡配偶的已故患者。

ii. 符合另一个州 Medicaid 资格的患者，而组织不是该州的参与提供商且没有意图成为参与提供商。符合其他政府援助计划的患者，如食品券、补助住房、妇女婴儿和儿童计划（WIC）。

开立账单与托收

在发生拒付时，组织可能采取的行动在单独账单和托收政策中有所描述。可以通过下列方法获得开立账单与托收政策的免费副本：造访www.stvincent.org，造访任何患者登记部，或者致电我们的客户服务部以使用邮寄方式。

解释

除非另有说明，本政策遵循第 501项第(r)款。除非另有说明，此政策与所有适用的程序将遵循第501项第(r)款进行解释和应用。

联络信息

经济顾问： 317-582-7154

客户服务免费电话号码： 866-435-2078

邮件地址： St. Vincent Health, Customer Service Dept.
10330 North Meridian Street, Suite 200,
Indianapolis, IN 46290

附表 A

St. Vincent Carmel Hospital

10/01/17

根据条例第1.504(r)-4(b)(1)(iii)(F) 款和通知 2015-46，这份列表详细说明了在医院设施中提供紧急和医学必要护理的哪些提供商涵盖在经济援助政策（FAP）中。选择性程序以及非急救护理或在其他方面有医学必要性的其他护理，未对任何提供商涵盖于 FAP 中。

<u>FAP 涵盖的提供商</u>	<u>FAP 未涵盖的提供商</u>
All St. Vincent Medical Group Physicians	JOHN H ABRAMS MD
All St. Vincent Employed Physicians	LAURENCE M ADAMS MD
VIVEK AGRAWAL MD	WILLIAM J. E. ADAMS DPM
CHRISTOPHER E BELCHER MD	ROBERT N ADDLEMAN MD
MARKIAN R BOCHAN MD PHD	JOSEPH S AESCHLIMAN MD
AMANDA LYNN BORN MD	MUHAMMAD AFZAL MD
CHRISTOPHER P BUNCE MD	MICHAEL A AGOSTINO MD
CHAD JOSEPH DAVIS MD	JEFFREY D AGRICOLA DPM
FRANCISCO DELGADO MD	STEVEN K AHLFELD MD
BEKI J DENMAN MD	ERIC AITKEN MD
HASSAN A ELMALIK MD	JOHN S AKER MD
STEFANIE A FLORA MD	ANDREW W ALDEN MD
JOSEPH FRAIZ MD	MEGAN ALDERMAN MD
DAVID G HEDRICK MD	HAYMA AL-GHAWI MD
CATHERINE GOLDEN HILLIKER MD	STEPHANIE MARISA ALLEN DA
JULIE ANN HIRSCH MD	MONA ALQULALI MD
TRACEY R IKERD MD	SHANNON AMBROSE DA
SRIDHAR JATLA MD	SEWIT AMDE MD
MELANIE A LADINE DPM	CHRISTOPHER AMICK CNIM
NIELS W LADINE DPM	KAYLA D ANDERSON DA
ALFREDO M LOPEZ MD	CARYN C ANDERSON MD
KATHERINE T NICHOLS DDS	KAREN K ANDREWS DA
ADRIENNE RASBACH MD	STANTON M ANGERMEIER MD
THOMAS M REILLY MD	ERICA ANSPACH WILL MD
MICHAEL A ROTHBAUM MD	STEVE MARC ANTOINE MD
MARAM A. SAID DO	DANIEL A ANZALDUA MD
JOHN K SCHLUETER MD	ANGELA M ARBELAEZ ALVAREZ DA
KIRPAL SINGH MD	JOHN W ARBUCKLE MD
JUAN F YEPES DDS	PETER D ARFKEN MD
PHILIP D ZANETEAS MD PHD	HASSAN ARIF MD
	EDWARD S AROMI CST
	ANWAR T ASHRAF MD

	JESSI ATKINSON CDA
	EDWARD B AULL MD
	JEFFREY AUSTEN MD
	BRIAN L BADMAN MD
	RICKINDER S BAINS DO
	NIHAL BAKEER MD
	AARON S BALANOFF MD
	VICTORIA M BALL MD
	VALERIE A BALL MD
	ROBERT M BALTERA MD
	ARTHUR R BALUYUT MD PHD
	JENNIFER R BARKER MD
	ELIZABETH F BARR MD
	DARICE L BARR PA
	ERIK SCOTT BARRETT MD
	EDWARD R BARTLEY MD
	JAMES P BASTNAGEL MD
	LAURENCE H BATES MD
	ROBERT A BATLER MD
	GREGORY J BAUWENS MD
	ELIZABETH J BEACH MD
	JEFFREY C BEACH MD
	KEVIN W BEADLE DDS
	JAY ROBERT BEAGLE DDS
	TERESA D BEAM MD
	WILLIAM H BEESON MD
	MICHAEL A BEHFOROUZ MD
	VINAYAK C BELAMKAR MD
	CHELSEA BELDEN MD
	HOMER F BELTZ MD
	ERIC E BELTZ MD
	KYLER E BENBOW PA-C
	CYNTHIA C BENEDICT MD
	LOWELL L BENGERO PA
	SHRIDONNE RUTHANN BENJAMIN DA
	LAURA V BENJAMIN MD
	JONATHAN C BENNETT MD
	RICHARD M BENNETT MD
	WHITNEY N BENNETT GARRISON DA
	DEBRA C BERGMAN MD
	STEPHANIE A BERGSTEIN MD
	DONNA R BERNA DA
	CARLOS R BERRIOS MD
	ANN L BERRY COA
	ELIZABETH CORINNE BERTSCH MD
	ANTHONY M BETBADAL MD

	FERIYL BHAJEE MD
	PARIN M BHAYANI MD
	RICHARD J BIGGERSTAFF MD
	RUEMU E BIRHIRAY MD
	AMY J BISCHOF DA
	MEGAN L BISHOP PA
	KIMBERLY S BLACKWELL PA-C
	CHRISTINA A BLANDING DA
	CARLY E BLANKENSHIP MD
	JASON M. BLOCKSOM MD
	RONALD K BLOOM MD
	KRISTEN L BLUME MD
	CHARLINE BOENTE MD
	JANINE B BOIVIN PA
	MATTHEW D BOJRAB DDS
	KRISTINE J. BOLIN MD
	SRIDHAR R BOLLA MD
	SALLY A BOOTH MD
	BRADFORD L BOPP MD
	SHELLY F BOWERS DPM
	THOMAS A BOYCE MD
	BRANDON LEO BOYD PA-C
	JOHN A BOZIC DDS
	JENNIFER B BRADLEY PA-C
	ADAM W BRAZUS MD
	MARGARET A BRENGLE MD
	ANDREW T BRIDGE MD
	CHAD K BRINK MD
	MARY F BROADHURST PA-C
	PAUL E BRODERICK DO
	TERRENCE M BROGAN MD
	BETH LEANNE BROGAN MD
	DAVID J BROWN MD
	RENITA A BROWN MD
	BARTON S BROWN MD
	HEATH D BROWN DO
	LANETTE C BROWN-JONES MD
	SETH D BRUGGERS MD
	KATHERINE P BRUNDAGE MD
	MARY R BRUNNER MD
	MATTHEW D BRUNS MD
	JACQUELINE M BUCKLEY CRC
	KAI U BUECH CSFA
	SAMUEL H BULLARD DDS
	MARY BURDEN DO
	RHONDA J BURGESS DA

	RICHARD A BURGETT MD
	EMILY BURKHART DA
	ELIZABETH A BURTON NP
	JOCELYN L BUSH MD
	JENNIFER L BUSH MD
	PETER J BUSTAMANTE MD
	JEFFREY D BUTTRUM DDS
	BRENDA M CACUCCI MD
	MARK P CAIN MD
	JUAN M CARDENAS MD
	ANTONIO CARRELLI MD
	JENNIFER S CASTLE CSFA
	MICHAEL W CHAPMAN MD
	BURKE E CHEGAR MD
	WILLIAM G CHERNOFF MD
	ANGELICA M CHESTNUT NP
	C. KEITH CHITTY MD
	TAE KAE CHONG MD
	TAMMY L CHRISTENBERRY MD
	JAMES C CHRISTENSON MD
	THOMAS A CIULLA MD
	ANNE C CLARK MD
	G GREGORY CLARK MD
	KATHY SANDS CLARK MD
	BRIAN D CLARKE MD
	MARET RICHMAN CLINE MD
	THOMAS R CLOUSE MD
	AARON C COATS MD
	CATHY O COKER DPM
	ANGELA M COLLIE MD PHD
	JEFFREY M COLLIER MD
	ANN C COLLINS MD
	ROBERT M COLVER MD
	BRIAN L COMPTON MD
	JULIA J COMPTON MD
	MICHAEL S CONLEY MD
	THOMAS J CONNOR MD
	KATHRYN A COPELAND MD
	ANGELA T. COREA MD
	FRANCES M COSGROVE MD
	ELIZABETH SHELDON COTTONGIM MD
	JO ANNE COULTER NP
	NICHOLAS B COUNTRYMAN MD
	MEREDITH W COUSIN MD
	AMBER R COX PA-C
	JAMES T COX MD

	KATE CALLAHAN CRABTREE NP
	JORDAN S CRAIG MD
	DAVID BRIAN CREEL PHD
	KRISTINA CRETU DA
	RENN J CRICHLLOW MD
	SHERRIE L CRISS NP
	DAVID E CROOK MD
	MICHAEL T CROVELLO MD
	TERENCE J CUDAHY MD
	JAMES G CUMMING DO
	JAMES R CUMMING MD
	CLARE E CYRUS CDA
	KARA M CZARKOWSKI DDS
	LEO T D'AMBROSIO MD
	ANN L DANIEL MD
	SUSAN A DANNER CST
	ROBERT K DARRAGH MD
	HOWARD DASH MD
	DANIELLE N DAVIDSON NP
	SUSAN L DAVIS MD
	KASONDRA L DAVIS CDA
	TIMOTHY LLOYD DAVIS MD PHD
	ERIN N DAVIS CSFA
	MARIELENA J DEAN DA
	PATRICK A DEHEER DPM
	DEBORAH J DEL ROSARIO MD
	DALE DELLACQUA MD
	JACLYN DEMETER PA-C
	ANDREW J DENARDO MD
	RACHEL B DENNIS PA-C
	GEORGE A DESILVESTER MD
	KOMAL PREET DHIRAN MD
	DAVID DIAZ MD
	SARA I DIAZ MD
	TIMOTHY E DICKE MD
	JOYCE A DICKERSON CST
	JOHN W DIETZ MD
	GREGORY D DIKOS MD
	DARIN W DILL MD
	JODY ELIZABETH DILL NP
	LARISSA M DIMITROV MD
	ANGELINE S DIOKNO-MORRIS MD
	DANH T DO MD
	TRACY A DONAHUE NP
	JAMIE K DONNELLY MD
	ABIGAIL F DONNELLY MD

	KAREN M DORSETT NP
	BRIAN C DOUGLAS MD
	JOSHUA D DOWELL MD
	JACK M DREW MD
	DON R DUBOIS MD
	JAMES DUGAN MD
	THOMAS C DUGAN MD
	CHARLOTTE M DUGAN MD
	LAURA O DUGAN MD
	DANA A DUGGER DA
	JAMES F DUPLER MD
	ELAINE DEE DUPLER MD
	RYAN CHRISTOPHER DURK MD
	HEIDI NICOLE DURR DA
	MARTHA J DWENGER MD
	CHRISTINA C DYAR RN
	STEPHEN F EBERWINE MD
	LORI E. A. ECKERT DA
	NATALIE ANNE MUIR EDEN DDS
	MICHELLE H EDWARDS DDS
	MARK ALAN EDWARDS MD
	JAMA GAIL EDWARDS MD
	WELDON T EGAN MD
	ADRIENNE S EINHORN MD
	TIMOTHY M EISENHUT MD
	CHARLES LAYTON ELLIOTT MD
	ERIC D ELLIOTT MD
	STACY LYNN ELLIOTT CSFA
	AHMED IBRAHIM ELSAHY MD
	MATTHEW A ENGMAN CNIM
	WILLIAM C ERDEL MD
	MARIA LUISA PILAR ERMITANO MD
	LUIS F ESCOBAR MD
	MICHAEL A ESQUIVEL MD
	STACI M EUFEMI PA-C
	CHRISTOPHER M EVANSON MD
	AMBER S FAHY LPN
	LAWRENCE G FALENDER DDS
	ROBERT H FALENDER MD
	ANTHONY F FAMA MD
	LAURA K FARMER NP
	SCOTT B FARNHAM MD
	JOSEPH J FATA MD
	WILLIAM J FECHT MD
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	MODESON SAMUEL FERRER MD
	CLIFFORD W FETTERS MD
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	KHAWAR ZAHOOR MALIK DPM
	AMY DENISE MALPHRUS MD
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	ROBERT S MANDRESH DPM
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	ANITA R MARTIN MD
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	RONALD T MARTIN MD
	BENJAMIN G MARTIN MD
	LEAH CORINNE MARTINSON MD
	JOHN E MARVEL MD
	INGRID E MASON MD
	DAMIR MATESIC MD
	PATRICK E MATOOLE MD
	RAJ K MATURI MD
	JILL S MAZUREK MD
	MARY I MCATEER MD
	RYAN P MCCARTHY MD
	LYNDA C MCCOLLUM MD
	JOHN MARK MCDANIEL MD
	ANDREW S MCDANIEL MD
	CLEMENT J MCDONALD MD
	GRANT E MCDUGAL MD
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	JAIME L MCKEEVER MD
	GORDON C MCLAUGHLIN MD
	CHRISTOPHER G MCPEEK MD
	THOMAS E MCSOLEY MD
	EMILY R MEIER MD
	JEFFREY T MELTZER MD
	LEIGH R MELTZER MD
	MARIA JOSE MORALES MERCADO CDA
	CHRISTOPHER S MERNITZ MD
	ALEX M MEYERS MD
	RISHI S MHAPSEKAR MD
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	LARRY THOMAS MICON MD
	JULIA MILES PA-C
	THOMAS W MILLER MD
	JOHN MICHAEL MILLER DPM
	ANTHONY E MILLER DPM
	LISA A MILLER MD
	JENELLE S MILLER MD
	JUSTIN W MILLER MD
	DANIEL T MILTON MD
	NORMAN MINDREBO MD
	JAMES D MINER MD
	ROSALIA MISSERI MD
	JANE S MITCHELL MD
	JAMES Q MITCHELL MD
	MICHELLE L MITCHEM RN
	JOHN E MOENNING DDS
	KUIMIL K MOHAN MD
	TRAVIS J MONTGOMERY DPM
	SUZANNE E MONTGOMERY MD
	AMY LYNNE MOON MD
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	ANDREW E MOORE MD
	RAMANA S MOORTHY MD
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	JENNIFER L MORGAN MD
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	JOAN H MORRIS RN
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	ASMAR ABDUL MUHAMMAD PA
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	MELINDA SUE-ANNE MUMFORD-DAWDY MD
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	MARWAN A. MUSTAKLEM MD
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	MICHAEL W MYERS MD
	CHARLES TSADOK NAKAR MD
	SHEKAR NARAYANAN MD
	BRITNEY L NASH DA
	DAVID L NATHAN MD
	MARJORIE S NEAL RN
	MICHELLE L NEFF MD
	MATTHEW JON NELSEN MD
	JOSHUA S NEUCKS MD
	STEVEN H NEUCKS MD
	KENNETH G NEY MD
	ALEXANDRU N NITU MD
	JULIA NIXON DA
	CRAIG M NOVY MD
	ELIZABETH ANNE NOWACKI DO
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	CHRISTOPHER I OBEIME MD
	KEVIN J O'NEILL MD
	KEVIN RAYMOND O'NEILL MD
	MATHEW M ORME MD
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	MANAN C PATEL MD
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	RUCHIN G PATEL MD
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	RICHARD PAYNE MD
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	SCOTT E PHILLIPS MD
	ERIN F PHILLIPS DDS
	ANGELA D PIERCE NP
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	RONALD PINIECKI MD
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