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PRIVATE CONTRACT FOR SERVICES

To Patients with Medicare:

As a physician, I have chosen to de-participate from the Medicare program and based on Medicare rules, neither you nor I are allowed to bill Medicare for services that I provide to you. This contract must be entered into at a time that is not construed as an emergency. Medicare requires the following inclusions and points of information.

By signing this contract, I agree to:

- Give up all Medicare coverage of, and payment for, services furnished by the "opt-out" physician.
- Agree not to bill Medicare or ask the physician to bill Medicare for items or services furnished by that physician.
- Liability for all charges of the physician without any limits that would otherwise be imposed by Medicare.
- Acknowledge that Medigap will not pay towards services and that other supplemental insurers may not pay either; and
- Acknowledge that I have the right to receive items or services from physicians for whom Medicare coverage and payment would be available.

I agree to the terms above,

Robert B. Cowan, Jr., M.D.

Date

Patient Signature (or legal representative)

Date