

As we round the end of the first quarter, we are beginning to see changes that insurance companies have implemented in the new year. Our goal at PPO Advisors is to provide as much knowledge to our clients as possible and keep you informed of any upcoming changes that could impact your practice.

One such network that we are beginning to hear possible changes with is Guardian. While this information is only cautionary at this time, we wanted to share this information so that your practice has a game plan in case any concerns/issues should arise.

As you may recall, we discussed the risk involved with transitioning your Guardian participation away from a direct contract and into an umbrella contract. These contracts are not apple to apples and are not guaranteed to be seamless. We discussed the possibility that Guardian could implement a 12-month block, which would require a provider to go out-of-network for 12-months before becoming eligible to participate through the umbrella contract. While this concern has not changed, it is becoming more frequently implemented. It is at Guardian's discretion to choose if a contract will be blocked for 12-months. PPO Advisors has experience a few clients receive this block. We are being told that Guardian will notify any office that would be affected by this, so we are hopeful that you will be aware and prepared should this occur.

If you currently have a transition planned with Guardian to term a direct contract and move your participation to a 3<sup>rd</sup> party umbrella or shared lease, we want you to be aware of the possible enhanced risk involved. If you would like to set up a phone call to further discuss these concerns, please let us know, and we would be more than happy to do so.

Warmest regards,



Shelley DeGross  
Founder, PPO Advisors