



Payal Shah, MD

Board Certified Family Physician
United States Civil Surgeon

Jamie Chinnick, NP

Advanced Registered Nurse Practitioner
Master of Nursing

Sharndee Chokar, PA

Physician Assistant Certified
Master of Physician Assistant Studies

Paul Tromba, PA

Physician Assistant Certified
Master of Physician Assistant Studies

Xanthe Layugan, NP

Advanced Registered Nurse Practitioner
Master of Nursing



Payment & Preventive Exam Policy (10/30/2025)

Payment Policy for Deductible and Co-Pay Plans

At **Onestop Medical Clinic**, we value transparency in our billing practices and want to ensure every patient understands what to expect at the time of their visit.

Patients with Deductible Plans

If your insurance plan includes a deductible, an **\$80 payment will be collected at the time of service**.

This amount will be **applied toward your visit charges** once your claim has been processed by your insurance provider.

After processing, you may receive a bill for any **remaining balance** based on your plan's deductible and coverage.

For patients who have **already met their deductible** by the time the visit is processed through insurance, if a **credit balance** is reflected after the claim is finalized, the **credit may be refunded accordingly**.

Patients with Co-Pay Plans

If your insurance plan includes a co-pay, you are responsible **only for your co-payment amount** at the time of service.

No deductible payment will be collected for these visits.

Preventive Exams (Annual Physical / GYN Exam)

Insurance typically covers **one preventive exam per year** (such as an annual physical or women's health exam).

These visits are intended for routine screenings, counseling, and wellness discussions — not for evaluation of specific medical problems.

If your provider also addresses **acute or chronic medical issues** during your preventive visit — such as:

- New findings or symptoms
- New or changed medications
- Review or discussion of lab or imaging results
- Ongoing management of existing health conditions

Those services are **not considered preventive** under insurance guidelines and will be **billed concurrently as a problem-oriented visit**.

This may result in **additional deductible and/or co-pay responsibility**, depending on your individual plan.

Questions or Assistance

We encourage you to check your insurance plan for details regarding your deductible, co-pay, and preventive coverage.

If you have any questions about your bill or coverage, please contact our billing team:

253-397-8683

billing@ethizo.com



Kent Clinic:

1314 Central Ave S., #102 Kent, WA 98032

Phone Number: (253) 397-8683 **Fax Number:** (253) 342-4353

www.1stopmedicalsolutions.com

Bellevue Clinic:

1380 112th Ave NE, #100 Bellevue, WA 98004