Frequently Asked Questions

What is a private direct medicine practice?

It is a model where your physician provides thorough, personalized care without the restrictions of plan-driven visit lengths or coverage limitations. This allows for longer evaluations, in-depth diagnostics, and meaningful connection with your doctor.

Do you accept insurance or Medicare?

Yes. We are in-network with Medicare and most insurance plans, and will bill your plan **when it is in your best interest**.
However, plan billing is rare, because our examinations and communication services extend far beyond what plans cover.

How does the membership work?

Membership includes a yearly comprehensive exam, routine follow-up visits, nutrition support, and ongoing longevity coaching. It ensures continuous, attentive care throughout the year.

Is the Initial Consultation applied to my membership?

Yes. The $100 Initial Consultation fee is credited toward your annual membership if you decide to join our Geriatrics & Longevity Program.

What is included in a routine exam?

Routine exams consist of annual and follow-up **comprehensive diagnostic evaluations**, including physical, cognitive, mobility, medication, nutrition, and risk assessments aimed at early disease detection, treatment guidance, and long-term health optimization.

How do you work with insurance?

De Oro Longevity is a private direct medicine practice. Your routine exams, follow-ups, and membership services are cash-based, which allows for longer, more personalized visits without insurance limitations.
When it benefits you, certain diagnostics, procedures, or treatments can be billed to your insurance or Medicare, since our practice is in-network with many plans.
This approach ensures your care is never restricted by coverage limits or rushed visit structures, while still allowing plan resources to be used when appropriate

Where do visits take place?

You can choose the format that fits your lifestyle:
– Virtual visits
– Private house calls to your home or office
Both options allow for relaxed, unrushed care in the most convenient setting for you.

Who is this program best for?

Our private direct practice is ideal for aging adults, busy professionals, and anyone seeking:
– A doctor who listens
– Longer, more thoughtful visits
– Preventive and longevity-focused care
– Support with chronic conditions
– A more personal, accessible healthcare experience

What is included in the comprehensive assessment?

This tailored to you. Your initial assessment covers medical history, lifestyle review, diagnostics as needed, risk evaluations, and goal-setting for longevity, wellness, and independence.

How often will I see the doctor?

Frequency is personalized. Most members have routine scheduled visits throughout the year, with additional follow-ups as needed. You also have direct communication access for questions or concerns.

Is this concierge medicine?

Yes and no.
Yes, this is a subscription-based program with annual and follow-up routine exams supported by year-long communication.
No, because our services and fees are designed to remain **qualified medical expenses**, making HSA, FSA, HRA, and MSA funding possible.
Unlike many concierge models, we rarely bill insurance, which preserves the ability to provide comprehensive, unrushed care.

Can you help manage chronic diseases?

Absolutely. We offer comprehensive chronic disease management with a proactive, whole-person approach that integrates lifestyle guidance and ongoing monitoring.

Why doesn't De Oro Longevity bill insurance?

We operate as a private direct medicine practice, which allows us to focus on personalized, unrushed care instead of navigating insurance-driven limitations. Billing insurance for routine exams often leads to shorter visits, restricted services, and extensive paperwork. By keeping these visits outside the insurance system, patients avoid copays, coverage limits, claim denials, and long waits for EOBs or reimbursements.

This streamlined approach means no superbills, no evidence-of-coverage requirements, and no billing surprises, just transparent pricing and direct access to your physician. Many patients also appreciate that membership fees often qualify for HSA, HRA, FSA or MSA use, adding flexibility and value.

Why doesn't De Oro Longevity bill insurance for most visits?

Insurance-based care imposes strict limits on time, scope, and coverage. By keeping routine exams and ongoing communication outside the plan system, patients avoid delays, denials, copays, superbills, and EOB confusion, receiving clear, predictable care

Do membership fees qualify for HSA, HRA, FSA or MSA use?

Often yes. Our patient fees are structured as **qualified medical expenses**, enabling pre-tax or employer-funded options. Always verify with your tax advisor or plan coordinator

Why Some Clients Prefer a Streamlined Process

Many clients choose this model because it removes the stress of navigating copays, deductibles, coverage limits, EOBs, or superbills. Our private direct medicine approach offers simple, predictable fees, and more time with your physician, without insurance-related delays or confusion.

Dr Marlon Minera

To learn more click on: Deorolongevity.com