

Melsjan Shkullaku, MD
Baran Kilical, MD
Peter Reyes, MD
Jerome Segal, MD
Christopher Caulfield, PA-C



Dear Valued Patient,

We are writing to share an important change in the way our practice will provide care. Going forward, our practice will no longer participate with private health insurance plans. The change will take effect on November 1, 2026.

This is a significant decision, and one that we have made with considerable thought. More importantly, it is a decision rooted in the principles upon which this practice was founded. The core founding principles of our practice are to create a healthcare environment in which medical decisions are rooted on individual patient needs, where each patient is given the time and attention that is required to deliver uncompromised care unbound by health insurance restrictions, and to honor the trust that is given to us by our patients to build strong patient-physician relationships. We wanted to bring the focus of healthcare back where it belongs — on the patient. We also set out to serve our local community in Anne Arundel County and the surrounding areas by bringing tertiary-level experience in the community we gratefully call home. We are proud of what we have accomplished together. We have been fortunate to care for a wonderful local population and to provide thoughtful, high-quality care to our community. However, the healthcare environment has changed considerably. The growing financial and administrative pressures in the current healthcare insurance-driven environment have increasingly challenged our core founding values.

Our decision to no longer participate with private insurers is therefore not a decision to move away from our community or from our patients. It is a decision to recommit ourselves to the principles that brought us here in the first place. We want to preserve the integrity of the patient-physician relationship. We want the ability to spend our time and resources focused on providing the care we believe is best for each patient. Furthermore, we want to continue investing in our practice, our people, our expertise, and our ability to provide the highest quality care to the community we are privileged to serve.

We recognize that this change may require adjustments for some of our patients, and we do not take that lightly. We will make every effort to communicate clearly about what this change means for you and to assist you through the transition.

Thank you for placing your trust in us and for allowing us to be part of your healthcare journey. We are deeply grateful for the opportunity to serve you and our community, and we look forward to continuing that relationship for many years to come.
Sincerely,

Annapolis Heart

*Melsjan Shkullaku, MD, MBA
Baran Kilical, MD
Peter Reyes, MD
Jerome Segal, MD
Christopher Caulfield, PA-C*

129 Lubrano Drive
Annapolis, MD 21401

Phone: (443) 607-2299
Fax: (833) 973-0970

Private Insurance Plans

This change will affect all private insurance plans. We will continue to care for all patients currently subscribed with private insurance plans. Patients with private insurance will be responsible for the cost associated with the rendered services on the day of service. Documentation of the rendered services and associated costs will be provided to the patient. These may be submitted to the insurance company by the patient. Reimbursement is subject to individual plan policy.

Medicare Advantage or Medicare Replacement

This change will affect Medicare advantage and Medicare replacement plans. We will continue to care for patients currently subscribed with Medicare advantage and Medicare replacement plans. Patients with private insurance will be responsible for the cost associated with the rendered services on the day of service. Documentation of the rendered services and associated costs will be provided to the patient. These may be submitted to the insurance company by the patient. Reimbursement is subject to individual plan policy.

Medicare Plans

This will NOT affect patients subscribed to traditional Medicare.

Medicare: Secondary Insurance

There will be no change to the 80% of the claim covered by Medicare. Coverage of the remaining 20% by private secondary insurance will depend on your out of network benefits. Please review your out of network benefits. We will submit remaining 20% claim to secondary insurance. If claim is not covered by secondary insurance, patient will be responsible for the amount.

What should you do next if you are affected by these changes?

No action is needed if you wish to continue care with our practice. We will provide transparent service cost information to all our patients.

If you wish to change care to another provider or practice, we will extend our care to you until October 31, 2026.

We appreciate your trust. We look forward to the positive impact these changes will have on your care. Please contact our office if you have any further questions.