

MED HEALING LLC

DIRECT PAY & FINANCIAL POLICY

Effective Date: August 1, 2026

OUR COMMITMENT TO TRANSPARENT, PATIENT-CENTERED HEALTHCARE

At Med Healing LLC, we believe that healthcare should be built upon the relationship between patients and their healthcare providers—not administrative requirements imposed by third-party payers.

To support this philosophy, Med Healing LLC operates as a **Direct Pay** medical practice.

Our Direct Pay model allows us to provide transparent pricing, simplify the payment process, and devote our attention to individualized medical care without submitting claims to commercial insurance companies.

By scheduling, booking, purchasing, or participating in services through Med Healing LLC, you acknowledge that you have read, understand, and agree to this Direct Pay & Financial Policy.

1. WHAT IS DIRECT PAY?

Direct Pay is a healthcare payment model in which patients pay Med Healing LLC directly for professional medical services at the time of booking or as otherwise required by Practice policy.

Unlike traditional insurance-based practices, Med Healing LLC does **not** submit claims to insurance companies for reimbursement for the services we provide.

Patients pay a clearly disclosed fee for the selected service, allowing them to know the cost of care before receiving treatment.

2. MED HEALING LLC DOES NOT ACCEPT HEALTH INSURANCE

Med Healing LLC is a **direct-pay telehealth practice**.

We do **not**:

- Participate with commercial insurance plans.

- Bill private insurance companies.
- Submit claims to Medicare or Medicaid for covered telehealth services unless expressly stated otherwise.
- Accept insurance co-payments or deductibles in lieu of payment.
- Verify insurance eligibility or benefits.
- Obtain prior authorizations from insurance companies.
- Submit insurance appeals.

Payment for services is made directly to Med Healing LLC.

3. WHY WE CHOSE A DIRECT PAY MODEL

Our Direct Pay model was established to simplify the healthcare experience and reduce administrative barriers that can affect scheduling and payment.

Potential benefits of this model may include:

- Transparent pricing before your visit.
- No insurance billing or claim submission through the Practice.
- Reduced administrative complexity.
- A simplified payment process.
- Flexibility for patients who are uninsured or who choose not to use insurance.
- The ability for providers to focus on clinical decision-making rather than insurance billing requirements.

While these features may enhance the patient experience, medical recommendations remain based solely on each patient's clinical needs.

4. PAYMENT FOR SERVICES

Payment is required before or at the time services are rendered unless otherwise specified by Med Healing LLC.

Accepted forms of payment may include:

- Major credit cards
- Debit cards
- Health Savings Account (HSA) cards, where permitted
- Flexible Spending Account (FSA) cards, where permitted
- Other electronic payment methods approved by the Practice

The Practice reserves the right to modify accepted payment methods at any time.

5. WHAT YOUR VISIT FEE INCLUDES

Your appointment fee generally includes the professional services provided during your scheduled telehealth consultation.

Depending on the nature of your visit, this may include:

- Review of your medical history.
- Medical evaluation.
- Clinical assessment.
- Discussion of treatment options.
- Patient education.
- Medical recommendations.
- Appropriate prescriptions, when clinically indicated.
- Follow-up recommendations.

Not every consultation will include every service listed above.

6. SERVICES NOT INCLUDED IN YOUR VISIT FEE

The appointment fee does **not** include charges from third-party providers or facilities, including but not limited to:

- Laboratory testing.
- Diagnostic imaging.
- Hospital services.
- Emergency department services.
- Urgent care services.
- Specialist consultations.
- Prescription medication costs.
- Pharmacy dispensing fees.
- Durable medical equipment.
- Home health services.
- Ambulance transportation.

These services are billed separately by the respective provider or facility.

7. RECEIPTS AND SUPERBILLS

Upon request, Med Healing LLC may provide an itemized receipt or superbill for services rendered.

Patients may choose to submit this documentation to their insurance company for possible out-of-network reimbursement.

Submission of a superbill does **not** guarantee reimbursement.

Coverage decisions are determined solely by your insurance carrier and the terms of your individual health plan.

Med Healing LLC does not guarantee that any insurer will reimburse you for services received.

8. GOOD FAITH ESTIMATE

Patients who are uninsured or who choose not to use insurance have the right to request a Good Faith Estimate of expected charges before receiving scheduled non-emergency services, as provided under the No Surprises Act.

Information regarding this right is available in the Med Healing LLC Good Faith Estimate Notice.

9. PRESCRIPTIONS AND MEDICAL NECESSITY

Payment for a consultation covers the professional medical evaluation provided by your physician or healthcare provider.

The appointment fee **does not guarantee**:

- A diagnosis.
- A prescription.
- A medication refill.
- Laboratory orders.
- Imaging studies.
- Medical documentation.
- Work or school excuse notes.

Medical decisions are based solely on clinical judgment and accepted standards of medical practice.

10. CANCELLATIONS, LATE ARRIVALS, AND NO-SHOWS

Appointment scheduling is subject to the Med Healing LLC Cancellation, Late Arrival, No-Show, and Refund Policy.

Patients acknowledge that applicable cancellation or no-show fees may apply when appointments are canceled with insufficient notice or when scheduled appointments are missed.

11. REFUNDS

Refunds are governed by the Med Healing LLC Cancellation, Late Arrival, No-Show, and Refund Policy.

Except as otherwise provided by Practice policy or applicable law, payment for completed professional services is non-refundable.

12. FINANCIAL RESPONSIBILITY

Patients are solely responsible for:

- Paying all fees charged by Med Healing LLC.
 - Payment for medications prescribed by outside pharmacies.
 - Charges incurred from laboratories, imaging centers, hospitals, specialists, or other healthcare providers not employed by Med Healing LLC.
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13. POLICY MODIFICATIONS

Med Healing LLC reserves the right to modify its pricing, payment methods, fee schedule, or financial policies at any time, consistent with applicable law.

Updated policies will become effective upon publication on the Practice website or upon other notice provided to patients.

14. ACKNOWLEDGMENT

I acknowledge that I have read and understand the Med Healing LLC Direct Pay & Financial Policy.

I understand and agree that:

- Med Healing LLC operates as a direct-pay medical practice.
- Med Healing LLC does **not** accept or bill commercial health insurance for its services.
- Payment is my responsibility and is due in accordance with Practice policy.
- I may request an itemized receipt or superbill for personal submission to my insurance carrier; however, reimbursement is not guaranteed.

- Payment for a consultation is payment for the professional medical evaluation and does not guarantee a prescription, diagnosis, treatment plan, laboratory testing, or any specific medical outcome.
- I agree to comply with this Policy as a condition of receiving services through Med Healing LLC.