

**PATIENT AGREEMENT
DIRECT ACCESS MD, LLC**

This is an Agreement entered into on _____, 20____, between Direct Access MD, a South Carolina Limited Liability Company (Clinic, Us or We), and _____ (Patient or You).

Background

The CLINIC is a Direct Pay primary care practice (DPC), which delivers primary care services through its physicians, Dr. Amy R. Cianciolo, Dr. J. Shane Purcell, Dr. Clifton W. Straughn, Dr. Audrey S. Jones, and Mrs. Elizabeth M. Knippen, PA-C (collectively "Providers"), at 1208 Ella Street Anderson, South Carolina 29621. In exchange for certain fees, the CLINIC, agrees to provide You with the Services described in this Agreement on the terms and conditions contained in this Agreement.

Definitions

1. Patient. In this Agreement, "Patient" means the persons for whom the Providers shall provide care, and who have signed this agreement or are listed on the document attached as Appendix 1, which is a part of this agreement.

2. Services. In this Agreement, "Services", means the collection of services, offered to you by US in this Agreement. These Services are listed in Appendix 1, which is attached and a part of this Agreement.

Agreement

3. Term. This Agreement will last for one year, starting on _____.

4. Renewal. The Agreement will automatically renew each year on the anniversary date of the agreement, unless either party cancels the Agreement by giving 30 days written cancellation notice.

5. Termination. Regardless of anything written above, You always have the right to cancel this agreement. Either party can end this agreement at any time by giving the other party 30 days written notice.

6. Payments and Refunds – Amount and Methods. In exchange for the Services (see Appendix 1), You agree to pay Us, a monthly fee in the amount that appears Appendix 3, which is attached and is Part of this Agreement.

a) This monthly fee is payable when you sign the Agreement, and is due no later than the last business day of each month thereafter.

b) The Parties agree that the required method of monthly payment shall be through either automatic payment, through a credit card, debit card, or automatic bank draft.

c) If this Agreement is cancelled by either party before the Agreement ends, We will review and settle your account as follows:

- (i) We will refund to You the unused portion of your fees on a per diem basis; or
- (ii) If the Value of the Services you received over the term of the Agreement exceeds the amount You paid in membership fees, You shall reimburse the CLINIC in an amount equal to the difference between the value of the services received and the amount You paid in membership fees over the term of the Agreement. The Parties agree that the value of the services is equal to the CLINIC's usual and customary fee-for-service charges. A copy of these fees is available on request.

7. Non-Participation in Insurance. Your initials on this clause of the Agreement acknowledges the Patient's understanding that neither the CLINIC, nor its Providers, participate in any health insurance or HMO plans or panels and have opted out of Medicare. Neither make any representations that the fees paid under this Agreement are covered by the Patient's health insurance or other third party payment plans. It is the Patient's responsibility to determine whether reimbursement is available from a *private, non-governmental* insurance plan or HSA and to submit any required billing. _____ **(Initial)**

8. Medicare. This agreement acknowledges the Patient's understanding that the Physicians have opted out of Medicare, and as a result, Medicare cannot be billed for any services performed for the Patient by the Physicians. The Patient agrees not to bill Medicare or attempt to obtain Medicare reimbursement for any such services. If the Patient is eligible for Medicare, or becomes eligible during the term of this Agreement, then s/he will sign the Medicare Opt Out and Waiver Agreement attached as Appendix 4 and incorporated by reference. The Patient shall sign and renew the Medicare Opt Out and Waiver Agreement every two years, as required by law. _____ **(Initial)**

9. This Is Not Health Insurance. Your initials on this clause of the Agreement acknowledges Your understanding that this Agreement is not an insurance plan or a substitute for health insurance. The Patient understands that this Agreement does not replace any existing or future health insurance or health plan coverage that Patient may carry. The Agreement does not include hospital services, or any services not personally provided by the CLINIC, or its employees. The Patient acknowledges that the CLINIC has advised the patient to obtain or keep in full force, health insurance that will cover the Patient for healthcare not personally delivered by the CLINIC, and for hospitalizations and catastrophic events. _____ **(Initial)**

10. Communications. The Patient acknowledges that although the CLINIC shall comply with HIPAA privacy requirements, communications with the Providers using e-mail, facsimile, video chat, cell phone, texting, and other forms of electronic communication can never be absolutely guaranteed to be secure or confidential methods of communications. As such, **Patient expressly waives the Providers' obligation to guarantee confidentiality**

with respect to the above means of communication. Patient further acknowledges that all such communications may become a part of the medical record.

By providing an e-mail address on the attached Appendix 2, the Patient authorizes the CLINIC, and its Providers to communicate with him/her by e-mail regarding the Patient's "protected health information" (PHI).¹ The Patient further acknowledges that:

- (a) E-mail is not necessarily a secure medium for sending or receiving PHI and, there is always a possibility that a third party may gain access;
- (b) Although the Providers will make all reasonable efforts to keep e-mail communications confidential and secure, neither the CLINIC, nor the Providers can assure or guarantee the absolute confidentiality of e-mail communications;
- (c) At the discretion of the Providers, e-mail communications may be made a part of Patient's permanent medical record; and,
- (d) You understand and agree that e-mail is not an appropriate means of communication in an emergency, for time-sensitive problems, or for disclosing sensitive information. **In an emergency, or a situation that You could reasonably expect to develop into an emergency, You understand and agree to call 911 or the nearest Emergency room, and follow the directions of emergency personnel.**
- (e) Email Usage. **If You do not receive a response to an e-mail message within 24 hours, You agree that you will contact a CLINIC Provider by telephone or other means.**
- (f) Technical Failure. Neither the CLINIC, nor the Providers will be liable for any loss, injury, or expense arising from a delay in responding to Patient, when that delay is caused by technical failure. Examples of technical failures (i) failures caused by an internet service provider, (ii) power outages, (iii) failure of electronic messaging software, or e-mail provider (iv) failure of the CLINIC's computers or computer network, or faulty telephone or cable data transmission, (iv) any interception of e-mail communications by a third party which is unauthorized by the CLINIC; or (v) Patient failure to comply with the guidelines for use of e-mail described in this Agreement.

11. Change of Law. If there is a change of any relevant law, regulation or rule, federal, state or local, which affects the terms of this Agreement, the parties agree to amend this Agreement to comply with the law.

12. Severability. If any part of this Agreement is considered legally invalid or unenforceable by a court of competent jurisdiction, that part will be amended to the extent necessary to be enforceable and the remainder of the contract will stay in force as originally written.

¹ as that term is defined in the Health Insurance Portability and Accountability Act (HIPAA) of 1996 and its implementing regulations.

13. Reimbursement for services rendered. If this Agreement is held to be invalid for any reason, and the CLINIC is required to refund fees paid by You, You agree to pay the CLINIC an amount equal to the fair market value of the medical services You received during the time period for which the refunded fees were paid.

14. Amendment. No amendment of this Agreement shall be binding on a party unless it is in writing and signed by all the parties. Except for amendments made in compliance with Section 11, above.

15. Assignment. This Agreement, and any rights You may have under it, may not be assigned or transferred by You.

16. Legal Significance. You acknowledge that this Agreement is a legal document and gives the parties certain rights and responsibilities. You also acknowledge that You have had a reasonable time to seek legal advice regarding the Agreement and have either chosen not to do so or have done so and are satisfied with the terms and conditions of the Agreement.

17. Miscellaneous. This Agreement shall be construed without regard to any rules requiring that it be construed against the party who drafted the Agreement. The captions in this Agreement are only for the sake of convenience and have no legal meaning.

18. Entire Agreement. This Agreement contains the entire agreement between the parties and replaces any earlier understandings and agreements whether they are written or oral.

19. No Waiver. In order to allow for the flexibility of certain terms of the Agreement, each party agrees that they may choose to delay or not to enforce or the other party's requirement or duty under this agreement (for example notice periods, payment terms, etc.). Doing so will not constitute a waiver of that duty or responsibility. The party will have the right to enforce such terms again at any time.

20. Jurisdiction. This Agreement shall be governed and construed under the laws of the State of South Carolina. All disputes arising out of this Agreement shall be settled in the court of proper venue and jurisdiction for the CLINIC in Anderson, South Carolina.

21. Service. All written notices are deemed served if sent to the address of the party written above or appearing in Appendix 2 by first class U.S. mail.

22. Dispute Resolution. The Parties agree to refrain from making, publishing, posting, or causing to be posted, any disparaging oral, written, or electronic statements about the other which are inaccurate or untrue. We strive to deliver the very best personalized patient care to all of Our Members, but occasionally, misunderstandings arise. We welcome sincere and open dialogue with our Members, especially if We fail to meet expectations. And We are committed to resolving any Patient concerns. Accordingly, in the event that a Member has concerns about, or is dissatisfied with, any staff member, Service, treatment, or experience arising from their membership in this Practice, the Member agrees to refrain from making statements, including on the internet or any social

media, in regard to the Practice or its staff which are untrue, unconfirmed and disparaging. Rather, the Parties agree to engage in the following process:

- A. Member shall first discuss any complaints or concerns with Dr. Amy Cianciolo or Dr. Shane Purcell;
- B. Dr. Amy Cianciolo or Dr. Shane Purcell shall respond to each of Member's issues and complaints;
- C. If, receiving such response, Member remains dissatisfied, the Parties shall enter into discussion and attempt to reach a mutually acceptable solution.

The parties may have signed duplicate counterparts of this Agreement on the date first written above.

DIRECT ACCESS MD, LLC

By: _____

Print: _____

Signature of Patient

Name of Patient (printed)

Date

APPENDIX 1 SERVICES

1. **Medical Services.** Medical Services under this agreement are those medical services that the Physicians are permitted to perform under the laws of the State of South Carolina, are consistent with the Physicians' training and experience, are usual and customary for a family medicine physician or physician assistant to provide, and include the following:²

- Acute and Non-acute Office Visits
- Well-Woman Care/ Pap Smear
- Electrocardiogram (EKG)
- Blood Pressure Monitoring
- Diabetic Monitoring
- Breathing Treatments (nebulizer or inhaler with spacer)
- IUD Removals
- Urinalysis
- Rapid Test for Strep Throat
- Removal of benign skin lesions/warts*
- Simple aspiration/injection of joint*
- Removal of Cerumen (ear wax)
- Wound Repair and Sutures*
- Abscess Incision and Drainage
- Basic Vision/Hearing Screening
- Drawing basic labs. Labs and testing that cannot be performed in-house will be offered at a discounted rate through select vendors.*
- The convenience of access to many commonly prescribed prescription medications and DME at greatly reduced prices, dispensed on premises.**

*Patient is responsible for all fees associated with any procedures, laboratory testing, and/or specimen analysis.

**Prescription medications dispensed and/or DME provided by Direct Access MD is subject to an additional charge, for which the Patient is responsible.

The Patient is also entitled to a personalized, annual in-depth "wellness examination and evaluation," which shall be performed by a CLINIC Provider, and may include the following, as appropriate:

- Detailed review of medical, family, and social history and update of medical record;
- Personalized Health Risk Assessment utilizing current screening guidelines;
- Preventative health counseling, which may include: weight management, smoking cessation, behavior modification, stress management, etc.;
- Custom Wellness Plan to include recommendations for immunizations, additional screening tests/evaluations, fitness and dietary plans;
- Complete physical exam & form completion as needed.

² As deemed appropriate and medically necessary by Provider.

2. **Non-Medical, Personalized Services.** CLINIC shall also provide Patient with the following non-medical services (“Non-Medical Services”):

- a. **After Hours Access.** Patient shall have direct telephone access to a CLINIC Provider seven days per week. Patient shall be given a phone number where patient may reach a CLINIC Provider directly for guidance regarding concerns that arise unexpectedly after office hours. Video chat and text messaging may be utilized when a CLINIC Provider and Patient agree that it is appropriate.
- b. **Provider Absence.** From time to time, due to vacations, illness, or personal emergency, a CLINIC Provider may be temporarily unavailable to provide the services referred to above in this paragraph one. In order to assist Patients in scheduling non-urgent visits, CLINIC will notify Patients of any planned Provider absences as soon as the dates are confirmed. In the event of a CLINIC Provider’s unplanned absences, Patient’s will be given the name and telephone number of an appropriate provider for the Patient to contact. Any treatment rendered by a non-CLINIC Provider, but instead by a substitute provider, is not covered under this contract, but may be submitted to Patient’s health plan.
- c. **E-Mail Access.** **Patient shall be given the Providers’ e-mail addresses** to which non-urgent communications can be addressed. Such communications shall be dealt with by the Providers or staff member of CLINIC in a timely manner. **Patient understands and agrees that email and the internet should never be used to access medical care in the event of an emergency, or any situation that Patient could reasonably expect may develop into an emergency.** Patient agrees that in such situations, when a Patient cannot speak to a CLINIC Provider immediately in person or by telephone, that Patient shall call 911 or the nearest emergency medical assistance provider, and follow the directions of emergency medical personnel.
- d. **No Wait or Minimal Wait Appointments.** Reasonable effort shall be made to assure that Patient is seen by a CLINIC Provider immediately upon arriving for a scheduled office visit or after only a minimal wait. If the Providers foresee a minimal wait time, Patient shall be contacted and advised of the projected wait time.
- e. **Same Day/Next Day Appointments.** When Patient calls or e-mails the Providers prior to noon on a normal office day (Monday through Friday) to schedule an appointment, every reasonable effort shall be made to schedule an appointment with a CLINIC Provider on the same day. If the patient calls or e-mails the Providers after noon on a normal office day (Monday through Friday) to schedule an appointment, every reasonable effort shall be made to schedule Patient’s appointment with a CLINIC Physician on the following normal office day. In any event, however, CLINIC shall make every reasonable effort to schedule an appointment for the Patient on the same day that the request is made.
- f. **Visitors.** **Non-Medicare** family members temporarily visiting a Patient from out of town may, for a two-week period, take advantage of the services described in

subparagraphs (a), (c), and (d) of this paragraph. Medical services rendered to Patient's visitors shall be charged on a fee-for-service basis.

- g. **Specialists Coordination.** CLINIC and Providers shall coordinate with medical specialists to whom Patient is referred to assist Patient in obtaining specialty care. **Patient understands that fees paid under this Agreement do not include and do not cover specialist's fees or fees due to any medical professional other than the CLINIC Providers.**

**APPENDIX 2
PATIENT ENROLLMENT - MEDICAL AGREEMENT FORM
DIRECT ACCESS MD, LLC**

Annual fees as set out below shall apply to the following Patient(s), who by signing below agree to the terms and conditions of the DIRECT ACCESS MD Medical Agreement Form.

Printed Name	Date of Birth (MM/DD/YYYY)	Age
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Street Address	City, State, Zip
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Home Phone	Work Phone	Cell Phone	Preferred email
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Spouse Name	Date of Birth (MM/DD/YYYY)	Age
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Home Phone	Work Phone	Cell Phone	Preferred email
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Child/Children to Whom this Agreement Applies:

Print Name	Date of Birth (MM/DD/YYYY)	Age
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Print Name	Date of Birth (MM/DD/YYYY)	Age
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Print Name	Date of Birth (MM/DD/YYYY)	Age
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Print Name	Date of Birth (MM/DD/YYYY)	Age
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Preferred Payment Method*

- Yearly (Credit/Debit Card)
- Monthly (Credit/Debit Card/Check)
- Employer _____

*All patients must have a credit or debit card on file to cover the cost of membership and any incidentals not covered under the Agreement.

I certify that I have read, understand, and agree to the terms set forth in DIRECT ACCESS MD Medical Agreement Form. I further certify that I have received a copy of this form.

Signature: _____

**APPENDIX 3
FEE ITEMIZATION**

0-24 years of age	\$30 per month*
20-24 years of age	\$55 per month**
25-44 years of age	\$55 per month
45-64 years of age	\$80 per month
65+ years of age	\$100 per month

*With the enrollment of at least one adult member.

**Without a fully enrolled adult member.

APPENDIX 4
MEDICARE OPT OUT AND WAIVER AGREEMENT

This agreement (Agreement) is entered into by and between Direct Access MD, a South Carolina Limited Liability Company, Dr. Amy R. Cianciolo, Dr. J. Shane Purcell, Dr. Clifton W. Straughn, and Dr. Audrey S.G. Jones, whose principal address is 1208 Ella Street Anderson, South Carolina 29621, and (collectively “Physicians), and _____, _____, a beneficiary enrolled in Medicare Part B pursuant to Section 4507 of the Balanced Budget Act of 1997 (Beneficiary), who resides at _____, _____, _____, South Carolina _____. The Physicians have informed Patient that Physicians have opted out of the Medicare program and are not excluded from participating in Medicare Part B under Sections 1128, 1156, or 1892 or any other section of the Social Security Act.

Introduction

The Balanced Budget Act of 1997 allows physicians to “opt out” of Medicare and enter into private contracts with patients who are Medicare beneficiaries. In order to opt out, physicians are required to file an affidavit with each Medicare carrier that has jurisdiction over claims that they have filed (or that would have jurisdiction over claims had the physicians not opted out of Medicare). In essence, the physician must agree not to submit any Medicare claims nor receive any payment from Medicare for items or services provided to any Medicare beneficiary for two years.

This Agreement between Beneficiary and Physicians is intended to be the contract physicians are required to have with Medicare beneficiaries when physicians opt-out of Medicare. This Agreement is limited to the financial agreement between Physicians and Beneficiary and is not intended to obligate either party to a specific course or duration of treatment.

Physicians’ Responsibilities

- (1) Physicians agree to provide Beneficiary such treatment as may be mutually agreed upon and at mutually agreed upon fees.
- (2) Physicians agree not to submit any claims under the Medicare program for any items or services, even if such items or services are otherwise covered by Medicare.
- (3) Physicians agree not to execute this contract at a time when Beneficiary is facing an emergency or urgent healthcare situation.
- (4) Physicians agree to provide Beneficiary with a signed copy of this document before items or services are furnished to Beneficiary under its terms. Physicians also agree to retain a copy of this document for the duration of the opt-out period.

- (5) Physicians agree to submit copies of this contract to the Centers for Medicare and Medicaid Services (CMS) upon the request of CMS.

Beneficiary Responsibilities

- (1) Beneficiary agrees to pay for all items or services furnished by Physicians and understands that no reimbursement will be provided under the Medicare program for such items or services.
- (2) Beneficiary understands that no limits under the Medicare program apply to amounts that may be charged by Physicians for such items or services.
- (3) Beneficiary agrees that s/he is not currently in an emergency or urgent health care situation.
- (4) Beneficiary agrees not to submit a claim to Medicare and not to ask Physicians to submit a claim to Medicare.
- (5) Beneficiary understands that Medicare payment will not be made for any items or services furnished by Physicians that otherwise would have been covered by Medicare if there were no private contract and a proper Medicare claim had been submitted.
- (6) Beneficiary understands that Beneficiary has the right to obtain Medicare-covered items and services from physicians and practitioners who have not opted out of Medicare, and that Beneficiary is not compelled to enter into private contracts that apply to other Medicare-covered items and services furnished by other physicians or practitioners who have not opted out of Medicare.
- (7) Beneficiary understands that Medigap plans (under section 1882 of the Social Security Act) do not, and other supplemental insurance plans may elect not to, make payments for such items and services not paid for by Medicare.
- (8) Beneficiary understands that CMS has the right to obtain copies of this contract upon request.
- (9) Beneficiary acknowledges that a copy of this contract has been made available to him/her.

Medicare Exclusion Status of Physicians

Beneficiary understands that Physicians have not been excluded from participation under the Medicare program under section 1128, 1156, 1892, or any other sections of the Social Security Act.

Duration of the Contract

This contract becomes effective on _____, 20____, and will continue in effect until _____, 20____. Either party may terminate treatment with reasonable notice to the other party, as provided in the agreement. Notwithstanding this right to terminate treatment, both Physicians and Beneficiary agree that the obligation not to pursue Medicare reimbursement for items and services provided under this contract will survive this contract.

Successors and Assigns

The parties agree that this agreement will be fully binding on their heirs, successors, and assigns.

Physicians and Beneficiary intend to be legally bound by signing this agreement on the date set forth below.

Name of Beneficiary (printed)

Signature of Beneficiary

Date

DIRECT ACCESS MD, LLC

By: _____

Print: _____

Date Signed by Physician and LLC:

_____, 20_____.