

IbnSina Financial Agreement

Agreement (read only)

IbnSina

IbnSinaWellness.com

6254 Wilmington Pike #1026, Centerville, OH 45459

Phone (504)444-5604 | Email: info@ibnsinawellness.com

WEIGHT MANAGEMENT FINANCIAL & SERVICE AGREEMENT

Please read this Agreement carefully before purchasing or receiving services. It describes the financial terms of the IbnSina weight-management program, the services included, medication-related limitations, communications expectations, and the parties' responsibilities. Please ask questions before signing if any term is unclear.

1. Cash-Pay Program; Financial Responsibility

IbnSina is a cash-pay service. Unless IbnSina expressly agrees otherwise in writing, IbnSina does not bill or submit claims to Medicare, Medicaid, commercial insurers, or other third-party payers on the patient's behalf. Payment is due according to the price disclosed before purchase or enrollment. The patient is responsible for all charges. If the patient independently seeks reimbursement from an insurer or other payer, the patient is solely responsible for determining eligibility, coverage, coding requirements, and reimbursement. IbnSina does not guarantee reimbursement.

2. What the Patient Is Purchasing

The patient's payment is for a weight-management plan of care and related professional and administrative services; it is not solely a payment for medication. Depending on the plan selected and clinical appropriateness, the program may include clinician evaluation and consultation, development and adjustment of a treatment plan, prescription management when medically appropriate, routine follow-up, review of information submitted by the patient, routine access to IbnSina clinicians and staff for non-urgent questions and guidance, care coordination, administrative support, and medication fulfillment/shipping when medication is prescribed and included in the selected plan. The exact services, medication, dose, duration, and frequency of follow-up may vary based on clinical judgment, patient response, availability, applicable law, and the plan purchased.

3. No Guarantee of Medication, Dose, Weight Loss, or Outcome

Enrollment or payment does not guarantee that a particular medication will be prescribed, continued, increased, refilled, or dispensed. All prescribing decisions remain subject to an individualized clinical assessment and applicable law. Results vary among patients. Weight loss may slow, plateau, or change over time as the body adapts to treatment, and an individual's response to a medication can change during therapy. IbnSina does not guarantee a specific amount or rate of weight loss, continued medication effectiveness, a particular dose, or any other clinical result. Lack of a desired result, a plateau, or a change in response does not by itself create a right to a refund.

4. Compounded Medications

When a compounded medication is prescribed, the patient understands that compounded drug products are not FDA-approved and are not reviewed by the FDA before marketing for safety, effectiveness, quality, or manufacturing consistency in the same manner as FDA-approved drug products. Compounded medication may be considered when, in the treating clinician's medical judgment and as permitted by applicable law, an individualized formulation or dose is appropriate for the patient's clinical needs. No statement in this Agreement should be understood as representing that a compounded medication is FDA-approved or equivalent to an FDA-approved product. Pharmacy selection and dispensing remain subject to applicable federal and state requirements, pharmacy availability, and the patient's prescription.

5. Pharmacy, Shipping, Storage, and Medication Responsibility

Medication may be dispensed and shipped by a third-party pharmacy. Once a prescription has been transmitted, prepared, compounded, filled, dispensed, or shipped, cancellation may no longer be possible. The patient is responsible for promptly confirming the shipping address, receiving the shipment, following pharmacy storage instructions, inspecting the package on arrival, and promptly reporting a suspected shipping error, damage, temperature excursion, or dispensing problem. IbnSina is not responsible for delays or losses caused by an incorrect address supplied by the patient, carrier delays outside IbnSina's reasonable control, failure to retrieve a delivery, or failure to store medication as directed, except to the extent otherwise required by law.

6. Refund and Cancellation Policy

ALL SALES ARE FINAL TO THE MAXIMUM EXTENT PERMITTED BY LAW. Because prescription medications generally cannot be returned for reuse or resale after they have been dispensed or shipped, IbnSina does not provide refunds for medication that has been prepared, compounded, filled, dispensed, or shipped. In addition, because the patient's payment covers a plan of care and professional, clinical, coordination, and administrative services—not medication alone—fees are non-refundable once the applicable services have been performed, initiated, reserved, or made available, except where a refund is required by applicable law or IbnSina expressly agrees otherwise in writing. A patient's decision to stop treatment, failure to use available services, dissatisfaction with weight-loss results, treatment plateau, change in response, side effects, clinician decision not to prescribe or increase a medication, or change in treatment plan does not automatically entitle the patient to a refund. Nothing in this Agreement waives any non-waivable right or remedy provided by applicable law.

7. Payment Authorization

By signing this Agreement, the patient authorizes IbnSina and its payment processors to charge the payment method provided by the patient for amounts the patient has expressly agreed to pay. Pricing and any applicable recurring-payment terms must be disclosed before the charge. If the patient enrolls in a recurring plan, the patient authorizes recurring charges according to the separately disclosed frequency and amount or pricing method until canceled in accordance with the disclosed cancellation process. Cancellation stops future eligible recurring charges but does not reverse charges already earned, incurred, processed, or attributable to medication or services already prepared, dispensed, shipped, performed, initiated, reserved, or made available, except as required by law.

8. Routine Communications Only; No Emergency or Urgent Care

Access to IbnSina clinicians and staff is intended for routine, non-urgent weight-management questions, medication questions, follow-up, and administrative support. IbnSina is not an emergency service, urgent-care service, 24-hour on-call service, or continuous monitoring service. Messages may not be reviewed immediately and response times are not guaranteed. DO NOT use the platform, portal, text messaging, email, or routine phone line for an emergency or time-sensitive medical problem. For a medical emergency, severe or rapidly worsening symptoms, or any condition requiring immediate attention, call 911 or go to the nearest emergency department. For urgent but non-emergency needs, seek an appropriate local urgent-care or in-person medical service.

EMERGENCY NOTICE: For an emergency or acute medical need, call 911 or go to the nearest emergency department.

9. Patient Responsibilities

The patient agrees to provide complete and accurate health information, medication and allergy history, pregnancy status when applicable, prior treatment information, and any material changes in health; to use medication only as prescribed; not to share or transfer prescription medication; to follow dosing, storage, and monitoring instructions; to complete requested follow-up or laboratory testing when clinically indicated; and to promptly report adverse effects or concerns through the appropriate non-emergency channel. The patient understands that withholding or providing inaccurate information may affect the safety and appropriateness of treatment.

10. Clinical Changes, Discontinuation, and Referral

A clinician may modify, hold, decline, or discontinue treatment when clinically appropriate, when required information or monitoring is not provided, when treatment is contraindicated, when a pharmacy cannot lawfully dispense the prescribed product, or when applicable law or professional standards require a change. IbnSina may recommend evaluation by the patient's primary care clinician, specialist, urgent care, or emergency department when appropriate. Payment does not obligate a clinician to prescribe treatment that the clinician believes is unsafe, inappropriate, or unlawful.

11. Third-Party Services

IbnSina may use independent pharmacies, laboratories, shipping carriers, technology vendors, payment processors, and other third parties in connection with the program. Those third parties may have separate terms, privacy practices, fees, and operational policies. IbnSina does not control a third party's independent professional judgment or acts and omissions, except to the extent responsibility cannot lawfully be disclaimed.

12. Delinquent Accounts and Charge Disputes

The patient agrees to contact IbnSina promptly regarding a billing question so that the matter can be reviewed. For unpaid amounts, the patient may be responsible for reasonable collection costs, finance charges, or other amounts only to the extent permitted by applicable law and any separate written agreement. Nothing in this Agreement limits a patient's lawful right to dispute an unauthorized or erroneous charge.

13. Changes to Program Terms

Program pricing, pharmacy availability, medication availability, and service offerings may change prospectively. Material changes affecting future purchases or recurring charges will be disclosed as required by applicable law. Changes do not alter charges already incurred or services already provided unless required by law.

14. Severability; Applicable Law

If any provision of this Agreement is determined to be invalid or unenforceable, that provision will be enforced to the maximum extent permitted and the remaining provisions will remain in effect. This Agreement is intended to be interpreted consistently with applicable federal and state law. Nothing in it is intended to waive rights that cannot legally be waived.

15. Medicare Beneficiary Financial Notice

This section applies only to patients who are beneficiaries of Original Medicare (Medicare Fee-for-Service). Medicare coverage rules depend on the specific item or service, the reason it is furnished, and the clinician's Medicare enrollment or opt-out status. The patient understands that some weight-management services or medications may not be covered by Medicare, while other services or GLP-1 medications may be covered in certain circumstances. IbnSina will not represent that a service or medication is categorically excluded from Medicare when coverage may exist.

When Medicare generally covers an item or service but payment is expected to be denied in the patient's particular circumstances, IbnSina will provide any Advance Beneficiary Notice of Noncoverage (ABN), Form CMS-R-131, that is required by Medicare before the item or service is furnished. For items or services that Medicare never covers or that are statutorily excluded, a voluntary ABN or similar financial notice may be provided when appropriate. An ABN is separate from this general Financial & Service Agreement and must be completed in accordance with Medicare requirements when applicable.

If an IbnSina physician or practitioner has formally opted out of Medicare, Medicare rules require a separate Medicare private contract with the beneficiary before furnishing non-emergency, non-urgent Medicare-covered services on a private-pay basis. A general cash-pay agreement or ABN is not a substitute for a Medicare opt-out private contract. IbnSina will use the applicable Medicare documentation based on the clinician's enrollment status and the service involved.

The patient acknowledges that signing this Agreement alone does not determine Medicare coverage, waive Medicare rights, or create financial liability where Medicare law does not permit it. Any Medicare-specific ABN, voluntary notice, or private contract required for the patient's circumstances will be presented separately.

HEALTHIE WORKFLOW: For every patient who identifies as having Medicare, present a separate Medicare Financial Notice during intake under Financial Agreements. Use the current CMS ABN (Form CMS-R-131) when an ABN is required; use a voluntary notice when appropriate for never-covered services; and use a Medicare private contract only when the treating physician/practitioner has validly opted out of Medicare and the private-contract rules apply.

16. Patient Acknowledgment and Electronic Signature

By signing electronically, I acknowledge that I have read and understand this Agreement, had the opportunity to ask questions, understand that my payment is for a plan of care and related services and not solely for medication, understand the refund limitations, understand that compounded medications are not FDA-approved when compounded medication is prescribed, understand that results are not guaranteed, and understand that IbnSina does not provide emergency or urgent care. I agree that my electronic signature has the same force and effect as a handwritten signature.

☐ I hereby agree to the document above.

Name*

First Name:

Last Name:

Signature*

(This will require your client's signature)

Date*