



Saguaro Direct Care

Telemedicine Primary Care

Patient Service Agreement

This agreement outlines the terms and conditions of your membership with Saguaro Direct Care, a direct primary care practice operated by Dr. Zane Ahmed, DO

1. Introduction and Purpose: Direct Primary Care Model

Saguaro Direct Care adopts a Telemedicine Direct Primary Care Model (DPC) instead of the traditional Fee for Service (FFS) model. We also offer direct mental health services with a psychiatrist. The DPC model allows physicians to offer healthcare services to patients through recurring membership fees, rather than traditional insurance billing. The practice does not participate in or bill any insurance carriers, including Medicare and Medicaid. Patients pay a monthly membership fee in cash to the clinic for direct access to a healthcare professional, similar to a concierge practice. For our members, we also offer house call doctor visits in Lake Havasu City, AZ by appointment only. It is a modern approach to primary care medicine to deliver affordable, convenient, personalized care directly to patients.

2. Insurance Disclaimer

Although we do not accept or bill insurance, we still highly recommend keeping health insurance to comply with federal guidelines, and to cover services outside the scope of our care. A membership with Saguaro Direct Care is not a replacement for your medical insurance – it's a compliment to your existing coverage, offering fee transparency, convenience and personalized care for your everyday health needs.

MEDICARE PATIENTS: If you are a Medicare patient, we will not be able to provide primary care telehealth services to you at this time. We, as providers, are legally required to bill Medicare for any Medicare covered services, even if the patient prefers to pay out-of-pocket. In order for Saguaro Direct Care to see Medicare patients, Saguaro Direct Care would need to formally opt out of Medicare, which we are not able to do at this time. Therefore, we are currently only accepting Medicare patients who are seeking non-covered services (i.e. Weight loss and longevity services, hormone optimization, wellness coaching, lifestyle support). If you are a Medicare patient seeking non-covered services, there will be an additional document that will need to be signed prior to joining our practice. We are happy to see patients with commercial insurance, no insurance, and those not eligible for Medicare.

MEDICAID PATIENTS: Please note that Saguaro Direct Care providers are not registered or enrolled as Medicaid or AHCCCS providers, therefore AHCCCS will not cover or reimburse services provided under Saguaro Direct Care, neither will our clinic bill Medicaid.. The patient is financially responsible for payment of services provided and agrees not to bill Medicaid. Signing this form acknowledges this statement.

3. Services Provided

As a member, you will receive ongoing virtual primary care services through secure communication on the Spruce platform. We strive to be available to you for same day or next day appointments.

We see adults 18 and over and manage most adult health issues including chronic disease management such as diabetes, hypertension, COPD, Asthma, Heart Failure, Blood Clots, mental health issues, and more.

Services include virtual telehealth visits for urgent care needs or chronic disease management, prescription drug management, discounted labs, imaging orders, weight loss management through the use of GLP-1s, diabetes management, hormone optimization, mental health services with our psychiatrist, specialist referrals, and direct messaging with your doctor. For our members, we also offer house call doctor visits in Lake Havasu City, AZ by appointment only. Services include general medical care, comprehensive physical exams, acute illness evaluations, and medication management review.

For labs and supplements, we have partnered with Full Scripts and Rupa Health to get your labs drawn through local LabCorp and Quest facilities. Separate payment will be made to Full Scripts or Rupa Health for any labs or wellness tests ordered from Saguardo Direct Care.

Please note, we have partnered with multiple compounding pharmacies for our functional wellness and weight loss program. We have negotiated a discounted rate for our patients interested in taking GLP-1s. The membership cost does not cover the cost of GLP-1 medication, but does give you access to discounted pricing and physician-supervised weight loss. Separate payment will be made to compounding pharmacies to cover these wellness medications. Saguardo Direct Care does not take any additional money or overcharge the compounding medication price.

4. Limitations of our Practice

Our monthly membership does not cover emergency care, outside urgent care visits, hospitalizations, major surgeries, or outside specialist visits. We are able to refer out to outside specialists (i.e. Cardiology, Nephrology, Dermatology, etc), but their cost will be up to their clinic rules and regulations and they may require insurance to be seen.

We do not have a physical office building or in-person clinic, our practice is primarily online/virtual and does not offer routine in-person visits unless you opt for house call doctor visits. Because of this, we do not routinely administer vaccinations, injections, or perform procedures. Membership fees do not cover lab and imaging costs from outside businesses or third parties, however we aim to order or refer our patients to businesses that we have contracts with for significantly discounted cash rates.

It is possible that we may miss a diagnosis due to the nature of our visit being primarily virtual. If the complexity of your care and management is too high for virtual services, we may recommend a home doctor visit or refer you out to a specialist or a traditional primary care office.

5. Pricing

- Direct Primary Care Membership: \$109/month
- Mental Health Program: \$125/month
- Weight loss Program: \$119/ month
- Diabetes Reversal Program: \$119/month
- Medicare Non-Covered Service Plan: 119/month
- One-Time telemedicine Visit: \$200/visit
- House-Call Doctor Visit: \$200/visit
- Initial Enrollment Fee: \$50 one time fee
- Re-enrollment Fee (if canceled and rejoining): \$100

*** NOTE: Members are billed automatically on a monthly basis through our Stripe payment system. Members can cancel at any time after a 3 month minimum commitment.

6. Billing, Payments and Refunds

Membership fees are billed monthly to the patient and can be conveniently paid through our “Stripe Payment Platform” using your preferred payment method. The initial enrollment fee is charged at sign-up. Any fees for additional services will be billed separately.

Saguaro Direct Care will **never** submit claims for covered services to Medicare or AHCCCS, or attempt to bill managed care organizations affiliated with AHCCCS.

Refunds: If you are not fully satisfied with the service you are being provided, we will offer a refund up to 100% of your last month’s payment. No questions asked.

For medications ordered through our compounding pharmacies, you will need to reach out to their company for their refund policies. For labs or supplements ordered through FullScripts or RupaHealth, you will need to reach out to their company for their refund policies.

7. Cancellation Policy

You may cancel your membership at any time after a 3 month minimum commitment.. We kindly ask for a 30-day notice prior to cancellation. Rejoining after cancellation will incur a \$100 re-enrollment fee. A cancellation document will be signed at the time of cancellation. If a cancellation document is not signed, we will initiate a provider-initiated cancellation.

Please note: At Saguaro Direct Care, we value respectful, collaborative, relationships with our patients. While we strive to provide care to everyone we accept, there may be rare situations where the virtual care model is not safe or appropriate for a particular patient's needs – or if a patient engages in behavior that is abusive, threatening, or disruptive. In such cases, we reserve the right to end the provider – patient relationship at any time. Should this happen we will provide appropriate notice and if needed help coordinate a safe transition of care.

8. Communication

All communication between you and your provider will take place through the Spruce Health platform, which is HIPAA-compliant and secure. Patient medical records will be stored on Google Workspace, which is also HIPPA compliant.

Patients can request access to their medical records at any time and records can also be sent to other facilities or clinics so long as a fax number is provided.

Telehealth Consent Form

1. Telehealth Informed Consent

Please read this information about telehealth. Your physician/ health care professional will talk to you about the information in this form before your visit. Ask your physician/other health care professional if you have any questions about telehealth. Then, sign the form if you would like to participate in telehealth visits.

2. What is TeleHealth

Telehealth is a way to see your physician/ health care professional when the two of you are not in the same place. You will talk to them on your phone, computer, or tablet. You will usually use video so you can see each other. You will not go to a clinic or hospital. Your physician/other health care professional can prescribe medication, order tests or imaging, and refer you to a specialist just as they would during an in-person visit.

NOTE: TELEHEALTH SHOULD NOT BE USED IN EMERGENCIES. IF YOU ARE EXPERIENCING A MEDICAL EMERGENCY, PLEASE DIAL 911 OR GO TO YOUR CLOSEST EMERGENCY DEPARTMENT.

3. Why use TeleHealth

You can visit with your physician/other health care professional from any location when an in-person visit is not convenient. However, you must be in the state of Arizona.

4. How much will a Telehealth Visit cost?

You will be billed for the telehealth visit. Your cost of a telehealth visit depends on your membership subscription that you have chosen through Saguaro Direct Care, PLLC.

5. Are there risks to Telehealth?

Your physician/other health care professional may not be able to see or hear you during the encounter if there are technical difficulties. Your physician/other health care professional cannot physically examine you during your telehealth visit. It is possible that they will miss a sign or symptom that would be easier to see in-person. You should share as much information about your medical condition as possible.

During your telehealth visit, your physician/other health care professional may decide you need an in-person visit. If so, they will ask you to make an appointment with your traditional PCP for a face to face visit. You may have to pay for the telehealth visit and the office visit.

Your visit may be interrupted because of technical problems. Information could be lost because of an interruption. If your appointment is interrupted, you may need to call the office to set up a new appointment. An interruption or technical problem may delay your treatment.

6. Are there privacy concerns?

Your private health information is protected by federal and state law, but it may be released to pharmacies, laboratories, imaging centers, or other healthcare providers for treatment, payment, or healthcare operation purposes. If you have given this office written permission to release your health information to anyone, that release applies to telehealth and in-person visits.

Your physician/other health care professional will take reasonable steps to protect your privacy. They will tell you if there is someone else in the room with them who can see or hear you.

You should make sure you are in a private place where others cannot hear you. Use a private and secure internet connection. Do not use the internet in public places such as coffee shops and libraries.

This office uses Spruce Health as its telehealth platform. Spruce Health is located at 548 Market Street, PMB 95952, San Francisco, CA 94104-5401. You can contact Spruce Health at Support@sprucehealth.com or by visiting www.sprucehealth.com. This office offers telehealth services that meet industry privacy and security standards, and that comply with federal privacy laws.

7. Am I required to use Telehealth?

You are not required to use telehealth. You may withdraw your permission to participate in telehealth at any time during your visit or by calling your physician's/other health care professional's office at (928) 813-3685.

HIPAA Privacy Acknowledgment

This form confirms that you have been provided with a Notice of Privacy Practices (NPP) which explains how Saguario Direct Care protects your personal health information (PHI) in accordance with the Health Insurance Portability and Accountability Act (HIPAA).

1. Use and Disclosure of PHI

To comply with HIPAA's Security rule, the practice must implement reasonable and appropriate safeguards including EHR systems that are HIPAA compliant, entering in business associate agreements with third-party vendors that handle PHI and establishing policies for data back up, breach notification, and incident response.

We may use and disclose your PHI for purposes of referrals, treatment, payment, and healthcare operations, as permitted by federal and Arizona state law.

2. Your Privacy Rights

You have the right to access your health records, request amendments, and receive an accounting of disclosures. You also have the right to request restrictions on the use and disclosure of your information.

3. Data Storage and Protection

Your medical records are securely stored in Google Workspace, which is HIPAA-compliant under a signed Business Associate Agreement (BAA). We use Google Docs as the EHR for secure documentation, and all data is encrypted and access-controlled.