

Policy Regarding Payment and Insurance

Balanced BHRT Has Two Billing Models

Balanced BHRT offers two distinct billing models. Patients are enrolled in one or the other — never both simultaneously for the same services:

- **Brite Concierge Subscription Plan** — A bundled annual subscription that includes a defined supply of compounded bioidentical hormone prescriptions, prescription shipping, and all clinical management visits (provider consultations, prescription refill processing, symptom reviews, lab result reviews, and ongoing monitoring) for a predictable monthly or annual fee. Subscription pricing is published on our [Concierge Packages](#) page.
- **Fee-for-Service** — Patients not enrolled in the subscription are billed per consultation at our published hourly rates. No subscription fee is charged to fee-for-service patients. Visit pricing is visible at the time of booking and payment is requested at time of service unless prior arrangements have been discussed with your provider.

Diagnostic testing, laboratory work, and screenings fall outside both billing tracks and are billed separately or you are given requisitions that permit you to obtain services from the lab or testing center of your choice. These costs are often covered in full or in part by your health insurance. Patients are responsible for any diagnostic or lab costs not covered by their health plan.

Health Insurance or Share Plan Reimbursement

Balanced BHRT does not participate in insurance networks and does not bill private health insurance, share plans, Medicare, or Medicaid for subscription or fee-for-service visit costs. Neither Balanced BHRT nor its providers are responsible for prior authorizations, claim submissions, or other requests from your insurance carrier for services provided under either billing track.

The Brite Concierge Subscription Plan is a bundled direct-care arrangement. Because subscription billing consolidates prescriptions and clinical management into a single periodic charge rather than individual per-service claims, private health insurance plans, Medicare, and Medicaid **do not reimburse** the subscription fee and it **cannot be applied toward your deductible**. We do provide fee-for-service receipts that patients can provide to their insurers for potential reimbursement or deductible credit.

FSA and HSA Eligibility

The Brite Concierge Subscription Plan bundles qualified medical services (physician consultations and clinical management) and prescription medications — both of which are IRS-qualified medical expenses under Publication 502 — into a single subscription. As a result, the subscription **may be eligible for reimbursement through a Flexible Spending Account (FSA) or Health Savings Account (HSA)**.

FSA and HSA program rules vary by plan administrator. Some plans require itemized documentation for bundled subscription arrangements. We recommend confirming eligibility and documentation requirements with your FSA or HSA administrator before submitting a claim. Our office can provide an itemized summary of subscription components upon request.

Fee-for-service consultations are individually billed and are generally FSA/HSA eligible as qualified medical expenses. Patients should retain their visit receipts for FSA/HSA reimbursement purposes.

Subscription Payment Schedule

Your Brite Concierge Subscription is governed by the terms of the subscription agreement you entered with Balanced BHRT, which establishes your billing cycle, payment method, and included services. You may request a modification to your payment schedule or card on file at any time; however, **all requested changes require a minimum of ten (10) business days' advance written notice** to allow for administrative processing. Modifications are subject to mutual agreement and will be confirmed in writing by our office.

Subscription Modification or Cancellation

We work diligently provide value to our patients in every circumstance including their decision to modify their services or leave Balanced BHRT entirely. Please reach out via phone or email if you would prefer to work with our providers differently or feel we are no longer a good fit for your wellness team. We take pride in fully informing our patients of all the possible options available to them if they feel a change is needed.

Requests to cancel a Brite Concierge Subscription are subject to the cancellation terms set forth in your individual subscription agreement. Providing adequate advance notice of your intent to leave the program prevents unnecessary future payment drafts and optimizes the amount of any proration you may be due as a result of the timely cancellation of your subscription. Failure to request your refills or attend scheduled follow up visits with your provider is not a valid notice of your intent to cancel the agreement, we must have written or verbal consent to cancel the agreement and stop preauthorized payment drafts.