

MDHIN Member Terms & Conditions

These Terms & Conditions ("Agreement") govern your participation as a Member in the **Medical Health Inclusive Network (MDHIN)**, operated by MDHIN, Inc., a New York corporation. By enrolling in MDHIN, you acknowledge and accept these terms.

1. Program Overview

MDHIN is a membership-based healthcare access program that provides administrative support and coordination for access to participating providers offering defined services at transparent, pre-set rates.

2. Member Services Included

Your MDHIN membership includes:

- Access to services and discounts that may be available for program participants, as determined by MDHIN
- Access to a network of participating providers (e.g., pharmacists, physicians, specialists)
- Use of digital engagement tools
- Pre-negotiated rates for visits and services
- Optional wellness and other add-on programs that may be made available to members (if applicable)

3. Fees and Payments

- Membership is billed monthly as a membership fee (not a premium).
- This fee covers administrative services only.
- Providers are paid directly by MDHIN for included services, subject to documentation and eliqibility.
- Members do **not** pay the provider at the time of care unless disclosed for additional or excluded services.

4. Non-Insurance Statement

MDHIN is not a health insurance plan.

- Members do not file insurance claims.
- MDHIN does not offer health insurance coverage or indemnification.
- MDHIN does not reimburse members for services. Providers are paid directly.
- MDHIN does not assume insurance risk or guarantee medical necessity determinations.

5. Provider Relationships

- Participating providers may not be available in all locations or at all times. Access to specific providers and appointment availability is not guaranteed.
- All providers are **independent contractors** solely responsible for the medical care they provide.
- MDHIN does not supervise or interfere with clinical decisions.
- Any concerns or disputes regarding care must be resolved directly with the provider.



6. Cancellations & Termination

- Members may cancel at any time with 90 days' notice.
- Cancellation will take effect 90 days after notice is submitted, and members will continue to be billed during the notice period.
- MDHIN may terminate your membership for non-payment, program misuse, or violations of these terms.
- No prorated refunds are issued for prior months.

7. Limitation of Liability

MDHIN is not responsible for the availability, quality, or outcome of medical services. MDHIN's liability is limited to the administration of member access and provider coordination.

8. Governing Law

This Agreement shall be governed by the laws of the **State of Delaware**, without regard to conflict of law principles. Any legal disputes shall be resolved in the state courts of Delaware or through arbitration, as agreed.

9. Dispute Resolution and Arbitration

Any dispute arising out of or related to this Agreement shall be resolved through **binding arbitration** in the State of Delaware, under the rules of the American Arbitration Association. You waive the right to bring or join any class action. Each party shall bear its own costs.

10. Electronic Communication Consent

By enrolling in MDHIN, you consent to receive all notices, documents, and disclosures electronically. Withdrawing this consent may result in loss of membership access.

11. Privacy and Data Handling

MDHIN is not a healthcare provider and does not maintain protected health information (PHI). Any clinical data is handled by providers. MDHIN may store administrative and scheduling information in accordance with applicable data privacy laws.

12. Program Availability and Eligibility

MDHIN services may not be available in all states. Participation is subject to provider availability and legal eligibility. MDHIN may limit enrollment based on jurisdiction or compliance requirements.

13. Program Modifications

MDHIN may update membership features, provider access, or fees with prior notice. Any material changes will be communicated electronically.

14. Acknowledgment

By enrolling in MDHIN, you confirm that:

- You have read and understand this Agreement.
- You accept that MDHIN is not insurance.
- You consent to participation in accordance with these terms.

By subscribing, I agree to the MDHIN Member Terms & Conditions