Financial Responsibility and Cancellation Policy

TeleDirectMD

Effective October 31, 2026.

Free help is available. If you need this document in another language, in large print, in braille, read aloud or in another format, call (678) 956-1855 or email contact@teledirectmd.com. Language help in other languages is listed at the end of this document.

1. About this policy

This policy explains what you pay for a TeleDirectMD visit, how insurance works, and how cancellations and refunds work. It is part of our Terms of Service, and you agree to it when you check the box at booking. The refund table in Section 7 is the same, word for word, as the table in Section 11 of our Terms of Service.

Your visit is provided by the practice for the state you are located in during the visit:

Where you are during the visit	Practice that provides your care
California	Parth Bhavsar Medical Corporation, a California professional medical corporation
New York	Parth Bhavsar Medicine PLLC, doing business as TeleDirectMD
Texas	TeleDirectMD, PLLC, a Texas professional limited liability company
All other states we serve and Washington, D.C.	Mahavir Health Services LLC, a Georgia limited liability company, doing business as TeleDirectMD

Each practice is owned and controlled by Parth Bhavsar, MD.

2. Self-pay visits: $79 flat fee

2.1 The fee

A self-pay video visit with Parth Bhavsar, MD costs a flat $79, paid in full when you book.

2.2 What the $79 includes

- A live video visit with Dr. Bhavsar
- Medical evaluation, diagnosis and treatment plan
- Electronic prescriptions sent to the pharmacy you choose, when clinically appropriate
- A work or school excuse note, if one is medically appropriate
- Follow-up messages about that visit, including results of tests we ordered

2.3 What the $79 does not include

You pay these costs separately, directly to the company that provides them: - Medicines, paid to your pharmacy. Prices depend on your pharmacy and any prescription coverage you have. - Lab tests and imaging, paid to the lab or facility. - Specialist or in-person care after a referral, paid to that provider. - Later visits. Each new visit is a new visit fee.

There is no subscription or membership fee.

3. How you pay

We accept major credit and debit cards, and FSA and HSA cards. Card payments are processed by Stripe, a PCI-DSS certified payment processor. Stripe handles payment information only; we do not send it your health information.

Your FSA or HSA administrator decides what your account will cover. We do not give tax advice.

4. Using insurance

4.1 Plans we accept

We accept select Aetna, Blue Cross Blue Shield plans, UnitedHealthcare and certain Medicare Advantage plans in some states. Which plans we accept depends on your state and your plan.

4.2 What you pay

When you book with your plan, we submit the claim to your plan for you. You pay your plan's copay, coinsurance or deductible. We suggest you check your telehealth benefits with your plan before your visit.

4.3 Your protections

- If your plan decides the visit is not covered, you owe no more than $79 for that visit, and never more than your plan contract or federal Medicare rules allow us to bill you.
- If you have a Medicare Advantage plan we are in network with, federal rules protect you further: for a visit you reasonably believed your plan covered, you owe only your plan's copay, coinsurance or deductible, even if your plan later denies the claim. The only exceptions are a service your plan's Evidence of Coverage clearly excludes, or one your plan denied in a written notice before the visit.
- You will not be billed for a claim that is denied because of our error, such as a coding or filing mistake.

4.4 Card on file for insured visits

When you book with insurance, we ask for a card to hold your visit. We do not charge that card for the visit itself. We charge it only for the $25 missed-visit fee in Section 7. Any copay, coinsurance or deductible is billed to you after your plan processes the claim. Connecticut patients: see Section 9.

5. Medicare

If you have Original Medicare (Part A or Part B), federal rules require that Medicare-covered visits be billed to Medicare, and we do not currently bill Original Medicare. If you have a Medicare Advantage plan we are not in network with, federal rules limit what we may charge for your visit. In either case, please do not book a self-pay visit. If you have a Medicare Advantage plan we are in network with, book using your plan. Not sure which you have? Check your card or call the number on it.

If we learn during a visit that you have Original Medicare or a Medicare Advantage plan we are not in network with, we will end the visit and refund the $79 in full.

6. Choosing self-pay when you have insurance

If you have a plan we are in network with and you want a self-pay visit instead, you must tell us before the visit and agree in writing that we will not submit the visit to your plan. You then pay the $79 self-pay fee, and we do not bill your plan for that visit. This option is not available to anyone with Medicare, including a Medicare Advantage plan we are in network with (Section 5).

7. Cancellations, missed visits and refunds

What happens	Self-pay visit ($79)	Visit billed to insurance
You cancel at least 2 hours before your visit time	Full refund	No fee
You cancel less than 2 hours before your visit time, or you do not join within 10 minutes after your visit time	No refund	$25 missed-visit fee
We cancel, your physician does not join within 15 minutes after your visit time, or our technology fails	Automatic full refund, or free rebooking if you prefer	No fee, and free rebooking if you prefer
At the start of the visit, your physician finds that your concern is not appropriate for a video visit	Full refund	No fee, and we do not bill your plan for the visit
Your physician completes an evaluation	No refund, even if no prescription is given	Your plan is billed and you owe your plan's share, even if no prescription is given
A technical problem on your side interrupts the visit	We try to reconnect; if we cannot, we rebook you at no charge	We try to reconnect; if we cannot, we rebook you at no charge

A completed visit is not refunded because your physician decided a prescription, a controlled substance, a GLP-1 medication or an excuse note was not appropriate.

8. How to cancel and how refunds are paid

How to cancel: use the link in your booking confirmation, email contact@teledirectmd.com, or call (678) 956-1855.

How refunds are paid: we start every refund within 2 business days, back to the card you paid with. Your bank may take a few more days to show it.

9. Connecticut patients

Before a visit with a patient located in Connecticut, we ask whether you have health coverage, tell you the cost of the visit, and ask you to agree to the $79 fee before the visit if you are paying yourself. Connecticut patients using insurance do not need to keep a card on file to book. If the $25 missed-visit fee applies, we will send you a bill.

10. Good Faith Estimate

If you do not have insurance or are not using it for a visit, you have the right to a Good Faith Estimate of what the visit will cost. We send a written estimate with every self-pay booking confirmation. See our Good Faith Estimate Notice for your rights.

11. Price changes

If we change our prices, we will post the change on our website. A new price applies only to visits booked on or after the date the change takes effect.

12. Billing questions and disputes

If you have a question about a charge or think a bill is wrong, email contact@teledirectmd.com or call (678) 956-1855. Please give us 30 days to try to resolve it. Section 19 of our Terms of Service explains how billing disputes are resolved, including written notice to us, the 30-day period to work it out, small claims court, and which law and courts apply. Our Terms do not require arbitration.

13. Contact

TeleDirectMD, 113 S Perry St, Ste 206 #5077, Lawrenceville, GA 30046 Email: contact@teledirectmd.com Phone: (678) 956-1855 Physician: Parth Bhavsar, MD, board-certified family medicine, NPI 1104323203

14. Language assistance

ATTENTION: If you speak a language other than English, language assistance services are available to you free of charge. Call (678) 956-1855.

Español: ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (678) 956-1855.

繁體中文: 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 (678) 956-1855。

Tiếng Việt: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số (678) 956-1855.

한국어: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. (678) 956-1855 번으로 전화해 주십시오.

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa (678) 956-1855.

Русский: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните (678) 956-1855.

العربية: ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل بالرقم (678) 956-1855.

Kreyòl Ayisyen: ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele (678) 956-1855.

Français: ATTENTION : Si vous parlez français, des services d’aide linguistique vous sont proposés gratuitement. Appelez le (678) 956-1855.

Português: ATENÇÃO: Se você fala português, encontram-se disponíveis serviços linguísticos, de forma gratuita. Ligue para (678) 956-1855.

Polski: UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer (678) 956-1855.

日本語: 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。(678) 956-1855 まで、お電話にてご連絡ください。

Italiano: ATTENZIONE: In caso la lingua parlata sia l’italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero (678) 956-1855.

Deutsch: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: (678) 956-1855.

فارسی: توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با شماره (678) 956-1855 تماس بگیرید.