**PRIVACY POLICY**

The HIPAA Privacy Rule permits a covered entity to disclose the Protected Health Information (PHI) of an individual who has been infected with, or exposed to (e.g., COVID-19), with law enforcement, paramedics, other first responders, and public health authorities without the individual’s HIPAA authorization, when the disclosure is needed to provide treatment. HIPAA permits a covered entity, such as Doctors of Waikiki, to disclose PHI about an individual in accordance with state law requiring the reporting of confirmed or suspected cases of infectious disease to public health officials. This is to notify a public health authority to prevent, or control spread of disease (such as the Centers for Disease Control and Prevention (CDC), or state public health departments) that is authorized by law to collect or receive PHI for the purpose of preventing or controlling disease, injury, or disability, including for public health surveillance, public health investigations, and public health interventions.

**RETURN POLICY**

The patient, or the patient’s duly authorized representative, is ultimately responsible for all payment obligations arising out of treatment or care and guarantee payment for these services. If I am a recipient of a health insurance plan that Doctors of Waikiki is contracted with, I am responsible for deductibles, co-payments, co-insurance amounts, or any other patient responsibility indicated by my insurance carrier. Patient, or the patient’s duly authorized representative, must submit a request to Doctors of Waikiki for any overpayments made, dispute of charges and appeals. I am responsible for knowing my insurance policy. For example, I will be responsible for any charges if any of the following apply: my health plan requires a prior authorization or referral by a Primary Care Physician (PCP) before receiving services, and you have not obtained such an authorization or referral; I receive services in excess of such authorization or referral; my health plan determines that the services I received are not medically necessary and/or not covered by my health insurance plan; my health plan coverage has lapsed or expired at the time I received services; I have chosen not to use my health plan coverage, including other charges that are deemed patient responsibility by your health insurance carrier.

If I am a recipient of a health insurance plan that Doctors of Waikiki is not contracted with, which includes travel insurance and patients with no insurance, I am ultimately responsible for all payment obligations arising out of my treatment or care and guarantee payment for these services.