

Financial Policy

Aikyaa Heart Health & Wellness PLLC

Effective Date: April 1, 2026

Last Updated: June 29, 2026

Overview

Aikyaa Heart Health & Wellness PLLC is a physician-led cardiometabolic practice offering both:

- **Clinical Consultative Pathway** (Texas only)
- **Guided Educational Pathway** (available nationwide)

These programs are designed to support prevention, risk reduction, and long-term cardiometabolic health through structured, guidelines-driven prevention strategies and evidence-based lifestyle-focused guidance.

Clinical services are consultative and time-limited and are intended to complement—not replace—ongoing care with your primary care physician or specialist.

Nature of Services

Aikyaa Heart Health & Wellness PLLC pathways may include:

Clinical Consultative Pathway:

This pathway includes three programs:

- **Aikyaa Signature Cardiometabolic Program** (6-month consultation program)
- **Aikyaa South Asian Heart Initiative (SAHI) Program** (6-month consultation program)
- **Aikyaa Consultation Program** (One-time consultation program)

Guided Educational Pathway:

This pathway includes:

- **Aikyaa Cardiometabolic Foundations Program** (24-week, online, self- guided educational program)
- **Aikyaa Community Health Guidance Sessions** (In-person or virtual talks, presentations, seminars, webinars, and similar educational activities)

Self-Pay Model

Aikyaa Heart Health & Wellness PLLC operates on a 100% self-pay basis.

- Payment is required at enrollment, with monthly automated payments available for select programs.
- All program fees are the responsibility of the patient.
- Aikyaa does not bill insurance or submit claims to any insurance provider.

Insurance, Medicare, and Medicaid

Aikyaa Heart Health & Wellness PLLC:

- Does not participate in insurance networks.
- Does not accept Medicare or Medicaid.
- Does not submit claims to any insurance provider.

Patients are responsible for maintaining their own health insurance coverage for services outside the scope of Aikyaa programs.

Upon request, Aikyaa Heart Health & Wellness PLLC may provide an itemized receipt and/or superbill for services rendered. Submission of any itemized receipt or superbill to an insurance carrier is solely the responsibility of the participant. Aikyaa does not submit insurance claims and does not guarantee reimbursement. Any reimbursement determination is made solely by the participant's insurance carrier according to the terms of the participant's plan.

Medicare Opt-Out

Aikyaa Heart Health & Wellness PLLC and its providers have formally opted out of Medicare.

- Medicare will not reimburse for services provided by Aikyaa.

- Claims may not be submitted to Medicare for these services.
 - Medicare beneficiaries will be required to sign a separate Medicare Private Contract prior to participation, as required by law.
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Program Fees and Structure

Program fee may vary by program type. The program specific details, including duration and fees, are available on the Aikyaa website.

The program fee structures for the 6-month consultative programs are available upon email request and will also be discussed during the 15-min-complimentary call prior to the consultation.

The program fee for the individual community health educational sessions will be announced on the website with the event calendar and along with details of the specific session. The fee for each educational session may vary.

Participants are encouraged to review the schedule and applicable fee prior to registration.

Payment Agreement

By enrolling in a program:

- You agree to pay the full program fee as stated at registration.

- Payment may be made in full or through structured installments (if offered).
- Installment plans represent a full financial commitment, not month-to-month participation.
- Secure payment processing systems are used for all transactions.

Failure to complete payments may result in suspension or termination of access, and outstanding balances may remain due.

Cancellations and Refunds

Cancellations and refunds are governed by the Cancellation & Refund Policy. Eligibility for refunds, including enrollment fees where applicable, is determined by the terms outlined in that policy.

Patients are encouraged to review the full Cancellation Policy prior to enrollment.

Voluntary Participation

Participation in Aikyaa programs is voluntary.

These programs are not required by any physician, insurer, or government entity.

No Guarantee of Outcomes

Participation in Aikyaa programs does not guarantee specific medical outcomes.

Results vary based on individual factors, engagement, and adherence.

Governing Law

This policy is governed by the laws of the State of Texas.

Any disputes will be handled in accordance with applicable Texas law and jurisdiction.

Contact

For questions regarding this policy:

doctorpurnima@aikyaahearthealth.com

Phone: (832) 675-9647

Policy Updates

Aikyaa Heart Health & Wellness PLLC reserves the right to update or modify this Financial Policy at any time.

Any changes will be reflected on this page, and the most current version will be available on the website.

Participants are encouraged to review this policy periodically and prior to enrollment to ensure understanding of current terms.

Acknowledgment

By enrolling in any Aikyaa Heart Health & Wellness PLLC program, you acknowledge that you have reviewed and agree to this Financial Policy.

Definition

“Aikyaa” refers to Aikyaa Heart Health & Wellness PLLC.