Initial Consultation and Program Fees

Initial consult via phone or in person is complimentary. Labs will then be ordered to determine qualification. Telemedicine visit will take place next in the event of qualification. Recommendations are made. Upon initiation and signature of this contract, services include 300.00/ 3 months, and 500.00/ 6 months. This service includes prescribing, monitoring labs and making recommendations with supplementation and adjustments of medication according to symptoms. I make myself available to my patients via text or phone 24/7, understanding that a response will be made as soon as possible and no later than 24 hours.

Payment Options

All invoices are due upon receipt. I bill through Venmo or through PayPal. With PayPal there will be a 3% charge to Pay for the services. If I am invoiced through PayPal it is acceptable to pay through Venmo where there is no charge for services.

Risks associated with Hormone Replacement Therapy (HRT)

1.) Increase of red blood cells requiring possible therapeutic phlebotomy (blood donations) 2-3 x a year for male patients. Rarely do female patients develop polycythemia, however they may also require therapeutic phlebotomy (blood donation) on occasion.

2.) Acre is a possibility upon Testosterone therapy and initial water weight gain which typically resolves with or without a prescription for Acre Vulgaris (acre breakout).

3.) Hair loss for males, which can be combatted with a prescription of Finasteride.

4.) Males: Testicular atrophy for males (HCG can be prescribed to diminish this).

5.) Males: Increases growth of prostate cancer if the cancer is present. (PSA is monitored upon initiation of therapy and throughout to ensure the risk is not present).

6.) Females: Increases growth of breast or uterine cancer if present. Stay current on mammogram and pap smear.

Risks associated with Anabolics (Oxandrolone and Stanozolol)

1.) Temporary decrease of HDL (good cholesterol)

- 2.) Hair loss
- 3.) Acne

Risks associated with HCG/Phentermine

1.) HCG: Females: Increase risk for growth of breast or uterine cancer. Keep current with pap smear and mammogram.

2.) Phentermine: Increase heart rate and blood pressure (monitoring of bp. Will not be prescribed with cardiac history or history of elevated bp).

Use of insurance for labs

I do not up-charge (make any profit) on labs. Labs are simply to monitor qualification for treatment, monitor treatment every 6 months and ensure safety. Labs are required every 6 months for treatment to continue. No exceptions, I find it easiest and most convenient to utilize WalkIn Labs (www.walkinlabs.com). You do however have the option of utilizing your insurance. I do have accounts with Quest and Lab Corp. However, insurance may not cover certain labs. You intern may be billed for this. This is important for you to understand in utilizing your insurance company. Because I am not contracted with insurances some plans

may. Reject covering my order. In this case you may have your Primary Care Provider (PCP) order the labs. There are certain labs I require for certain reasons. Because insurance governs the PCP they may not feel comfortable ordering all labs. I am not responsible for charges should you choose to use your insurance. I use

Walk-In Labs. Convenient, inexpensive, you order and pay for. No wait times

Choice of Pharmacy

Prescribed Medication is not up-charged. This means I do not profit from the prescriptions. Regardless of prescriptions, my monitoring fee remains unchanged whether you have 3 scripts or 5 scripts for instance. The price of medication may fluctuate at the pharmacy, You may choose whatever pharmacy you would like. The compounding pharmacies typically have much better pricing. Anazao is licensed and can ship to all 50 states. Solutions pharmacy is in Nevada only.

Utilizing insurance for prescriptions

Many insurances do not cover HRT. In medicine it is many times considered a luxury and not a necessity. It does require close monitoring therefore insurance does not want the cost and PCP do not want the liability.

Peer to peer review with insurance 75.00

This is if I believe your insurance will cover based upon your lab results, This requires I call a physician at your insurance company to plead your case to ensure payment of the HRT which will be prescribed. Insurances do not cover HCG, HGH, Oxandrolone or Stanozolol. These peer to peer interviews do take a significant amount of time. I do charge an additional \$75.00 for this elective consultation. There is no guarantee your insurance will cover the medications in dispute, however I do not perform a peer to peer review unless I feel confident that insurance will cover it. I also do not reimburse the fee if the request from insurance is declined.

Use of Anabolics.

The only anabolic I prescribe Oxandrolone and Stanozolol for specific purposes. This is never prescribed more than 8-12 weeks depending upon reason for prescribing. It is typically not repeated more than 2-3 times annually.

Not all patients will qualify. These substances can temporarily decrease High Density Lipoproteins (HDL or "good" cholesterol) which may temporarily increase cardiac risk factor. This should return to normal after the med is discontinued.

These substances also clear hepatically, which means that they clear through your liver. The use of these substances may temporarily increase liver enzymes (AST or ALT). My recommendation is to take an over the counter Milk Thistle upon initiation. In addition the use of ibuprofen, antifungals and alcohol is not recommended as this can cause additional increase of liver enzymes and place too much stress upon the liver with the possibility of long term effects.

Obligations as a patient

As a patient I understand it is unacceptable as well as illegal to see receive prescriptions from multiple providers. Hormone replacement and Weight loss substances prescribed by Susan Bell, APRN are controlled substances and are regulated by the Drug Enforcement Administration (DEA). Therefore upon initiation of treatment and throughout I promise to receive HRT or weight loss prescriptions from Susan Bell, APRN only. I also promise to inform Ms. Bell of any new diagnoses or change in health, hospitalizations or surgeries during treatment. In addition I understand all risks associated with HRT and weight loss. Upon

initiation of treatment I believe that the benefits of HRT and/ or weight loss outweigh the risks. I have not been coerced and recognize it is my obligation to ask any questions I may have. Susan is avail via email, text or phone and will respond within 24 hours of contact. I promise to provide honest and true information regarding my present, past and future medical history in helping Susan to provide me with the safest and best care possible.

Printed Name

Signature

Date