

Health Clarity AI: Terms of Service (User Agreement)

Effective Date: October 26, 2024

Welcome to Health Clarity AI, a service offered by ROI AI Consulting ("Service" or "App"). By accessing or using the Service, you agree to be bound by these Terms of Service ("Terms"). Please read them carefully.

1. Acceptance of Terms

By clicking "I Agree" during the account registration process or by accessing or using the Service, you confirm your acceptance of these Terms, the Privacy Policy, and the Medical & Financial Disclaimer. If you do not agree to these Terms, you may not access or use the Service.

2. Nature of the Service

Health Clarity AI is a computational tool that provides *estimates* of healthcare costs, insurance coverage, and out-of-pocket expenses based on user-provided data (e.g., insurance information, procedure codes, uploaded bills) and publicly available data (e.g., NIH NLM APIs, price transparency data).

The Service is not a healthcare provider, insurer, financial advisor, or legal counsel.

3. User Accounts and Responsibility

a. **Account Security:** You are responsible for maintaining the confidentiality of your account login information and for all activities that occur under your account. You agree to notify us immediately of any unauthorized use of your account. b. **Accuracy of Information:** You warrant that all information you provide to the Service, including health plan details, diagnosis codes, procedure codes, and uploaded documentation, is accurate and truthful to the best of your knowledge. We rely on the accuracy of this data to provide estimates. c. **Age Restriction:** The Service is intended for users who are 18 years of age or older.

4. Protected Health Information (PHI) and Privacy

Your use of the Service involves the submission of sensitive data, including Protected Health Information (PHI) or Personal Health Records (PHR), as defined by HIPAA and other relevant privacy laws. Our commitment to protecting this data is governed by our separate **Privacy Policy**, which is incorporated by reference into these Terms. By agreeing to these Terms, you also consent to the terms of the Privacy Policy.

5. Prohibited Conduct

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