

Health Clarity AI: Medical and Financial Disclaimer

Effective Date: October 26, 2024

PLEASE READ THIS DISCLAIMER CAREFULLY BEFORE USING THE SERVICE.

1. Not Medical Advice

Health Clarity AI is a health-tech tool for informational and estimation purposes only. It is not a substitute for professional medical advice, diagnosis, or treatment.

a. **No Provider-Patient Relationship:** Use of this Service does not create a doctor-patient, therapist-patient, or any other health care professional relationship between you and ROI AI Consulting. b. **Consult a Professional:** Always seek the advice of a qualified healthcare provider with any questions you may have regarding a medical condition, diagnosis, treatment, or procedure. Never disregard professional medical advice or delay seeking it because of something you have read or estimated through this Service. c. **AI-Derived Data:** The features of the App, including AI-generated summaries and clinical insights, are derived from computational algorithms and external APIs (NIH NLM). This information is provided "as is" and should not be used for making critical medical decisions.

2. Not Financial, Legal, or Insurance Advice

The cost estimates provided by Health Clarity AI are projections and are not a guarantee of payment, coverage, or final cost.

a. **Estimates Only:** The Service provides estimated costs based on the data you supply and publicly available pricing information. Final costs may vary significantly due to: * Changes in your health plan status (e.g., meeting your deductible). * Unforeseen medical complications during the procedure. * Billing practices of the provider. * Negotiations between your insurer and the provider. b. **Consult Your Insurer:** Always verify coverage, copays, deductibles, and network status directly with your health insurance provider before receiving medical services. c. **No Fiduciary Duty:** ROI AI Consulting does not act as a fiduciary and provides no financial, legal, or insurance advice. You should consult a qualified financial or legal professional for advice specific to your situation.

3. Accuracy of Information

We strive to ensure the information and estimations provided by the Service are as accurate as possible, but we make no warranties or representations regarding the completeness, reliability, or accuracy of the data. Use of the Service is entirely at your own risk.

