BEFORE YOU PAY FOR A TELEHEALTH PLAN

How to read a telehealth plan before you pay

Eight things to check on any online care plan's checkout page, terms and FAQ. Ten minutes now can save you a surprise on your second bill.

1 Does it renew on its own?

Many plans charge your card again every month (or every few months) until you cancel. That is legal, but it should be easy to see before you pay.

WHAT TO CHECK

- Look for the words "renews automatically", "recurring" or "subscription" near the pay button, not only in the terms.
- Find the date of the next charge and how much it will be.
- Check whether you get a reminder email before each renewal.

Ask them: “When is my next charge, how much is it, and will you remind me before it happens?”

2 Is the first-month price the real price?

A low first month is common. What matters is what you pay from month two on. Some pages show the intro price in large type and the regular price in small print or only at checkout.

WHAT TO CHECK

- Find the regular monthly price, not just the "first month" or "starting at" price.
- Check how long the intro price lasts and what happens when it ends.
- Add up the first three months, not just the first one.

Ask them: “What will I pay in month two, month three and after that?”

3 Does the price change when your dose changes?

For some treatments the provider raises the dose over time. Some plans charge more at higher doses, so the price you see on day one may not be the price you pay later.

WHAT TO CHECK

- Look for a price table by dose or "strength", or wording such as "price varies by dose".
- Check whether a dose change starts a new plan, a new fee or a new prepay period.
- If prices are tiered, find the highest tier, not only the lowest.

Ask them: “If my provider changes my dose, does my price change, and by how much?”

4 If you prepay, what happens if you stop early?

Paying for several months up front can lower the monthly cost. The trade-off is what happens if you stop, are not approved, or your treatment changes.

WHAT TO CHECK

- Find the refund policy and read who decides and how long a refund takes.
- Check what happens if a provider does not approve treatment after you pay.
- Check whether unused months are refunded, credited, or lost.
- Look for the words "non-refundable" and read what they cover.

Ask them: “If I stop after one month, or I'm not approved, what do I get back?”

5 Is there a membership fee on top?

Some plans split the cost into a membership or platform fee plus the treatment itself. Both may renew, and they may be billed on different dates.

WHAT TO CHECK

- Look for "membership", "platform fee", "care fee" or "visit fee".
- Check whether the fee continues if you pause or stop treatment.
- Check whether follow-up visits, messaging or lab orders cost extra.

Ask them: “What is the total I pay each month, with every fee included?”

6 Which pharmacy fills it?

A prescription is filled by a pharmacy, not by the website. You have a right to know which one, and that it is licensed to ship to your state.

WHAT TO CHECK

- Look for the pharmacy's name, not just "a licensed pharmacy" or "our partner pharmacy".
- Check that the pharmacy is licensed in your state. Most state boards of pharmacy have a free license lookup.
- If the medicine is compounded, check whether the plan says so clearly and explains what that means.

Ask them: "What is the name of the pharmacy that fills my prescription, and is it licensed in my state?"

7 How do you cancel?

Cancelling should be as easy as signing up. Watch for plans that only let you cancel by phone, need notice days before the next charge, or keep billing until a shipment cycle ends.

WHAT TO CHECK

- Find where you cancel: in your account, by email, or only by phone.
- Check the notice period: how many days before the next charge you must cancel.
- Check whether an order already in progress still ships and is still charged.

Ask them: "Can I cancel online, and how many days before my next charge do I need to do it?"

8 Is it available where you live?

Telehealth providers and pharmacies are licensed state by state. Some plans are not offered in every state, and some states require an in-person visit or labs first.

WHAT TO CHECK

- Find the list of states the plan serves before you start an assessment.
- Check whether your state needs a video visit, an in-person visit or lab work.
- Check whether you are charged before or after a provider reviews your assessment.

Ask them: "Do you serve my state, and is anything extra required where I live?"

A quick checklist to keep

- [ ] I know my month-two price, not just my first-month price.
- [ ] I know whether it renews automatically, and when.
- [ ] I know whether my price changes with my dose.
- [ ] I know the refund rules if I stop early or am not approved.
- [ ] I know every fee, including membership.
- [ ] I know the name of the pharmacy and that it is licensed in my state.
- [ ] I know how to cancel, and the notice period.
- [ ] I know the plan is available in my state.

Want a provider to look at your options? Start your assessment at surnahealth.com/get-started/

This guide is general consumer information about how online care plans are priced and billed. It is not medical advice and does not recommend any treatment. Surna Health is a telehealth company. Prescriptions require an assessment by a licensed provider.