

Refund & Cancellation Policy

Effective Date: October 10, 2026

Community Integrated Health, operated by V&M Healthcare Limited LC, is committed to transparent billing practices and clear communication regarding payments and refunds.

Medical Services

Payments for medical services that have already been provided are generally nonrefundable, subject to applicable laws, insurance contracts, billing corrections, and other required adjustments.

Appointment Cancellations

Patients who need to cancel or reschedule an appointment are encouraged to notify the clinic as soon as possible.

If payment was collected in advance and the appointment is canceled before services are provided, the payment will be reviewed for refund eligibility.

Insurance Payments

Patients using insurance are responsible for applicable copayments, deductibles, coinsurance, and other amounts permitted under their insurance plan.

If an insurance adjustment, duplicate payment, or billing error results in an overpayment, appropriate corrections or refunds will be processed.

Self-Pay Services

Patients choosing self-pay services will be informed of applicable charges before receiving care whenever reasonably possible.

Refunds for services not rendered will be evaluated based on the circumstances of the cancellation and applicable payment policies.

Billing Questions

Patients who have questions about charges, payments, refunds, or billing adjustments are encouraged to contact the clinic directly.

Contact Information

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