



The Sovereign MSO: Terms of Service

- 1. You Own the Data. Period.** We provide the vault, but you hold the keys. Your patient records are stored in a universal **FHIR-native format**. If you ever decide to leave, we provide a full data export within 72 hours. No data “ransom” fees, no proprietary hoops.
- 2. The 3% Flat Utility Fee** Our revenue model is simple: We grow when you grow. We charge a flat **3% of net insurance claims reimbursement**. This covers your EHR core (Medplum), your clearinghouse access (Claim.MD), and your full-cycle RCM. No setup fees, no module upcharges, and no hidden maintenance costs. You don’t need any medical billing knowledge to use our utility.
- 3. Zero-Custody Infrastructure** We architect for Minimum Viable Access. While we maintain the platform, we utilize end-to-end encryption and partitioned Sovereign Vaults to ensure that your clinical data is accessible only to you and your authorized staff. We are **HIPAA-compliant and SOC2-ready** from day one.
- 4. Freedom to Exit** We don't believe in “hostage” contracts. You can terminate your service with **30 days' notice**. Because your data is stored in a standardized format, transitioning to another system, is a technical snap, not a year-long headache.
- 5. Mutual Security** We provide the Cyber Liability and E&O insurance for the platform layer. In return, you agree to maintain standard professional medical liability and follow secure access protocols (MFA) to keep the vault we built secure.