WEST VIRGINIA CODE: §30-3F-2

§30-3F-2. Direct Medical Care.

(a) A person or a legal representative of a person may seek care outside of an insurance plan, or outside of the Medicaid or Medicare program, and pay for the care.

(b) A medical care provider may accept payment for medical services or medical products outside of an insurance plan.

(c) A medical care provider may accept payment for medical services or medical products provided to a Medicaid or Medicare beneficiary.

(d) A patient or legal representative does not forfeit insurance benefits, Medicaid benefits or Medicare benefits by purchasing medical services or medical products outside the system.

(e) The offer and provision of medical services or medical products purchased and provided under this article is not an offer of insurance nor regulated by the insurance laws of the state.

(f) The direct medical care provider may not bill third parties on a fee for service basis for services provided under the direct medical care membership agreement.

(g) A medical care provider may not bill any third-party payer for services rendered or products sold pursuant to a direct medical care membership agreement.