

Cleveland Kidney Disease Associates, LLC
Financial Policy

It is our hope that you understand that our credit and collection policies are a necessary part of assuring the financial resources required to maintain vital health care service for all of our patients. If you have health insurance, please understand that this is an agreement only between you and your insurance company. Your physician's bill is an agreement between you and your physician. Payment of your co-payment, co-insurance and deductible are required at the time of the service. We will submit your charges to your insurance company for you, if you provide us with the current and complete insurance information. It is your responsibility to be familiar with your insurance policy and what it covers. If your insurance policy requires a referral or authorization for testing or special procedures, please let us know prior to your appointment. Failure to do so may result in your full responsibility for payment of services. If you do not have insurance coverage, payment at the time of service is required. Payment of the balance can be arranged with our billing department. If unusual circumstances should make it impossible for you to meet our credit terms, we encourage you to let us know. Accounts over 120 days may be referred to an outside agency for collection, which could affect your credit rating for seven years. If your treatment is the result of an accident and a lawsuit or hearing is involved, payment for this treatment must either be processed through your health insurance or payment made at the time of service. We will assist your attorney with copies of records and billings as appropriate.