

Financial Policy

Indiana Nephrology & Internal Medicine accepts Medicare and most insurance plans in Central Indiana.

We cannot know the details of the coverage and benefits for your policy. So we ask that you please check to see what is required when you see our medical professionals:

- You may need a physician referral form from your primary care doctor authorizing your visit. Your doctor can submit this through our website. If your insurance card has a physician's name on it, that doctor must authorize your care by a specialist.
- Copay that must be paid at the time of your visit
- Annual deductibles that apply
- Specific hospitals and clinical laboratories that must be used for services

If you're not sure what you need, please contact your insurance company or primary care physician before your visit.

Physician referral authorizations:

If your insurance policy requires a physician referral authorization, it is your responsibility to make sure we have this form before your doctor's appointment.

Unless you have a medical emergency, your visit will be rescheduled if we don't have a physician referral authorization for your visit and you can't get one in time. This is for your protection as much as ours, since some insurance plans will not pay for any tests or treatment performed during an unauthorized initial visit.

If you have secondary insurance coverage, please ask if that insurance company requires prior referral authorization for services. If so, and authorization has not been obtained, your insurance company will deny payment. Then you will be responsible for the amount they might have paid on your behalf.

You are financially responsible for the following:

- Services not covered by insurance
- Co-pays and balances remaining after your insurance company has paid. This includes deductibles and coinsurance, the percentage which is your obligation.
- Balances that remain unpaid 60 days after they have been filed with your insurance company, but we have received no payment or response.
- *Payment in full is expected within 30 days of your first statement, letting you know what balance is due.*

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Self-pay and services not covered by insurance:

If you don't have insurance or we don't have a contract with your insurance company, you will be expected to pay at the time of your appointment.