

Carroll County Nephrology, PC

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POLICY ON MANAGED CARE INSURANCE

To accommodate the needs and requests of our patients, we participate in numerous managed care insurance programs.

While we are pleased to be able to provide this service for you, it is impossible for us to know all the individual requirements of each of the plans, especially since they change frequently. Each insurance company, plan, and group has different stipulations regarding what services can be provided to you, how often services may be rendered, where those services may be rendered, if and when a referral is needed, etc. Even within the same insurance company, plans differ based upon what type of contract and benefits your employer or group has negotiated.

Providing quality medical care for our patients is our primary focus. As such, we are more than willing to provide that care within your insurance contract guidelines if you let us know prior to service the specific guidelines.

If you do not inform us of any special requirements in your contract and we subsequently order service(s) on your behalf (such as lab work, hospitalization, etc.) that are not covered by your insurance plan, our office, as well as the selected medical facility, we will have no choice but to bill you directly for those charges. Payment for those charges then becomes your responsibility. If services are provided and your coverage is not in effect on that day, the fees submitted and denied by your insurance carrier will become your responsibility.

Our primary focus will be to concentrate on caring for your medical needs. In addition, we will cooperate and help you by submitting all of the information possible to your insurance company, so you can receive all of the benefits to which you are entitled.