

# **Financial Policy**

Thank you for choosing Kidney Specialists of MN for your medical care. Our mission is to provide the highest quality and most advanced medical care available. Please review our Financial Policy below that also includes information on the Appointment Cancellation Policy when services are rendered to you.

#### **Insurance**

- Kidney Specialists of MN accepts and is contracted with most insurance carriers, PPOs, and HMO's. Charges for the services billed to our contracted insurance carriers will be discounted to their allowed amount.
- You are responsible for any copays/coinsurance, deductibles, any non-covered services. (co-payments are due at the time of check-in along with any past amount due on account. If you are unsure of your copay, deductible, or coinsurance amount, please contact your insurance company for clarification prior to your appointment.)

### **Uninsured/Self Pay Patients**

• Patients with no active insurance coverage will be expected to pay a down payment of \$100.00 for established patients and \$200.00 for new patients prior to being seen. This is not payment in full. Rather, the remaining balance will be billed to the patient. Payment in full is then expected within 30 days of receipt.

## **Laboratory Services**

• If you receive laboratory services, such as blood tests, you may receive a bill from an outside referenced lab such as LabCorp Diagnostics, North Memorial, etc. as they perform the lab draws and the analysis of the lab specimen.

## **Appointment Cancellation Policy**

- Please call 48 hours' in advance, if you need to cancel or change the date of your appointment.
- A patient who no shows for three consecutive appointments or fails to give an adequate 48-hour notice may be subject to dismissal from the practice.
- New patients are allowed one cancellation. If more than one cancellation, the referring physician will need to contact the nephrologist to discuss the patient's care in order to reschedule an appointment at KSM.

#### **Billing**

- You will receive an itemized monthly statement if there is a remaining patient balance on your account, and payment is due within 30 days of the statement date. If you are unable to pay the balance in full, please contact our business office to arrange a payment plan. Any checks returned for insufficient funds will incur a \$25.00 fee that is not billable to insurance.
- Payments can be made online at <u>www.ksmclinics.com</u>, by mail, or by calling our business office at 763-561-5986. We accept: cash, check, and credit card payments

You are ultimately responsible for all fees relating to your care. Any balances that have been unpaid for a period of 60 days or longer may be sent a notice letter. This is the final opportunity that you have to resolve your account. If no contact is made to our office, your account may be sent to our legal collection agency. If your account is sent to an external collection agency, all contact regarding your account must then be made with the legal collection agency's account representative.

Please report all address, insurance and/or telephone number changes promptly by calling our office. If at any time you have questions regarding your bill, please call our office at 763-561-5986 and we will be happy to assist you.

### **Clinical Policy**

## **Appointments**

- Please be sure to bring a form of photo ID or two other forms of identification and insurance card to every visit. The photo ID can be a driver's license, passport, or other authentic photo identification card. Please bring your medication list to every visit.
- New patients, please arrive 30 minutes prior to appointment to allow sufficient time to complete new patient registration.
- As a courtesy, you may receive appointment reminders via telephone, text and e-mail.
- Patients may receive an email survey following their appointment as part of KSM's ongoing effort to offer excellent patient care. Your feedback is important to us.

#### **Late Arrivals**

- KSM ensures our patients are allowed a generous block of time in our physician's daily schedule and we make every attempt to see our patients at their scheduled time.
- As a courtesy to other patients, if you arrive late for your scheduled appointment time, we may request that you reschedule your visit. Our appointments are often filled 2-3 months in advance so we request a 48 hour notice if you need to cancel or reschedule.

# **Language Assistance and Disability/Accessibility Services**

- Kidney Specialists of Minnesota provides free aids and services to qualified individuals with disabilities including KSM contracted language interpreters. If your primary language is not English or if you require additional assistance, please contact our clinic at 763-561-7337.
- Kidney Specialists of Minnesota complies with applicable Federal civil rights laws and does not discriminate on
  the basis of race, color, national origin, age, disability, or sex. If you believe that Kidney Specialists of Minnesota
  has failed to provide these services or discriminated in another way on the basis of race, color, national origin,
  age, disability, or gender, you can file a grievance with our KSM Civil Rights Officer at
  civilrightsofficer@ksmclinics.com.

#### **Nurse Triage Calls**

- Triage phones are answered Monday Friday between 9AM-4:30PM. Phone calls received after 3PM may be answered on the next business day.
- If you have a life-threatening emergency, call 911.
- Our KSM providers are on-call and available 24/7 for any non-life threatening, emergency need.

# **Prescriptions**

- Please contact your pharmacy for medication refills. Allow up to three to four business days for processing and additional time for written/mailed prescriptions. Some prescriptions may not be covered by your insurance and require prior authorization. This process may take up to two weeks.
- It is our policy not to refill medications if you need follow up labs and/or an office visit with your provider.

#### **Patient Portal**

• At KSM, we want to make your experience with us as efficient and comfortable as possible. The patient portal is a resource for our patients to view appointments, vital signs, lab results, medications, care plans and communicate with your physician.

# **Lab Results**

• KSM does not call on normal lab results. Please feel free to call our clinic for results or utilize the patient portal to review. Pre-visit labs will be discussed by the provider at the time of appointment.

I have read and agree to KSM Financial & Clinic Policy

8	Signature of Patient or Guardian
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