

# **PATIENT BILLING POLICY**

Genemarkers is committed to providing physicians and patients with quality service, which includes ensuring patients have a clear understanding of the billing process and access to a manageable payment arrangement.

## **COMMERCIALLY INSURED** (including Medicare Advantage Plans)

- > Genemarkers pharmacogenomic (PGX) tests may be reimbursed by the patient's insurance plan. This will depend on the specific policy and the insurance company's determination of medical necessity.
- > Genemarkers will submit the insurance claim on behalf of the patient. After insurance has processed the claim, the patient will receive an Explanation of Benefits from their insurer. This is not a bill.
- > Genemarkers will rebill/appeal any service that the provider believes is medically necessary if not covered in the original billing attempt. This typically requires additional documentation from the provider to support the claim.
- After the insurance claim has been processed to the fullest extent, Genemarkers will bill the patient for any out-of-pocket expenses. Genemarkers will bill patients for the amount designated by their plan as the patient's responsibility. This may be related to co-payments, co-insurance or deductibles.
- Senemarkers has established several options to help alleviate any financial burden due to out-of-pocket costs. Patients are encouraged to contact our billing department at 1-877-436-3894 to discuss these options.

#### TRADITIONAL MEDICARE

PGX testing for most medical conditions is NOT currently covered by Medicare. Patients will need to sign an Advance Beneficiary Notice of Non-Coverage (ABN). If the test is not covered, the patient will be financially responsible. Patients can receive the self-pay rate if they elect not to bill Medicare and pay for the test out-of-pocket. Patients may also be eligible for an additional discount if they qualify for our Financial Assistance Plan.

#### **MEDICAID**

Genemarkers currently accepts Medicaid from Kentucky, Ohio, Arizona, Kansas, Michigan and Oklahoma. There are no out-of-pocket costs for these patients. Arizona, Kansas, Michigan and Oklahoma require a prior authorization.

### **SELF-PAY**

Genemarkers offers a self-pay rate for patients who are uninsured or those who have insurance and prefer not to bill their plan.