

## PATIENT BILLING FOR LABORATORY SERVICES SUMMARY

### OBJECTIVE

At Genesis Laboratories, we provide superior testing and customer service for better patient outcomes. We continue to provide clinicians and their patients the information, support, and peace of mind they need in order to live more vibrant healthier lives.

We understand that every specimen represents a life, and that your lab test results could drastically change your life. To make life easier, we have delicately approached the concern of patient financial accountability and health insurance coverage by providing a summary of our billing process with the various types of health insurance coverage options that may be suited to your circumstance.

To ensure peace of mind, we will never act as a bill collector, and we work with all insurances, including Medicare and Medicaid to provide proper coverage of all services. Our mission is to never deny a patient the lab testing he or she needs, so we proudly offer affordable options for uninsured patients as well.

### PATIENTS COVERED WITH MEDICARE/MEDICAID INSURANCE

Genesis Labs works with all insurances, including Medicare and Medicaid.

We accept payments from Medicare and designated state Medicaid programs, if the laboratory services performed are considered "covered services".

The patient may be held accountable for a coinsurance balance for laboratory services performed. Coinsurance is the remaining balance of a covered service after a set deductible has been met.

For detailed information regarding what services and costs will be considered covered, refer to the Explanation of Benefits (EOB) statement.

### PATIENTS WITH COMMERCIAL HEALTH INSURANCE PLANS OUT-OF-NETWORK)

Genesis Labs is not fully contracted with all Commercial Health Insurance companies. This means that for the laboratory services performed, the billed amount expected to be paid will be at a third-party non-discounted rate. We bill the non-contracted insurance company and the payments submitted are considered paid in full.

If the patient's Commercial Health Insurance Plan requests patient coinsurance, Genesis Labs will attempt to collect that additional balance as well.

Please note that Genesis Labs always bills and honors the state of origin of the primary insurance holder.

### PATIENTS CLAIMING WORKMAN'S COMPENSATION

Since workman's compensation laws and proceedings vary by state, please reach out to the Genesis Lab's Billing Department and/or legal representative to determine the billing and payment requirements for the primary insurance holder.

### PATIENTS WITH COMMERCIAL HEALTH INSURANCE PLANS (IN-NETWORK)

Genesis Labs is a contracted in-network healthcare facility that works with Commercial Health Insurance companies to recover payments for laboratory services perform. If Genesis Labs is included in the health insurance plan's network, the insured patient generally pays for the laboratory services perform at a discounted rate.

Genesis Labs bills the insurance company and receives payment in full, unless the insurance company states that the patient is obligated to pay for coinsurance payments. Many Commercial Health Insurance plans expect the patient to be responsible for a coinsurance, co-pay and deductible balance, which the patient is then billed for. This depends solely on the type of insurance plan the patient has and what is referenced in the EOB statement.

### PATIENTS NOT COVERED UNDER HEALTH INSURANCE

If the patient is not covered under health insurance, that does not mean that we will deny a patient. It simply means that the patient would then be billed and obligated to pay for the laboratory services performed entirely. Fortunately, they would receive the same multitude of payment options at the same rates for tests performed that a "self-pay" patient would. Please see the "Self-Pay Pricing" rates below for the various testing services performed.

For more information regarding the affordable payment options available, please contact the Patient Billing Department.

### SELF-PAY PATIENTS

At Genesis, our mission is to never deny a patient the lab testing he or she needs, so we proudly offer affordable payment options for uninsured patients. Please see below for the Self-Pay Pricing rates for the various testing services provided.

*For more information regarding the affordable payment options available, please contact the Patient Billing Department.*



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**Accuracy, Integrity, & Honesty.**

