



Insurance Coverage for Genetic Testing

Common Insurance Terms:

Authorization: Many insurance companies have to review and approve (authorize) the patient's care plan before they agree to pay for services. We request authorizations from insurance companies before testing is ordered.

Deductible: The amount you pay each year before your plan will pay. Not all services go toward the deductible. This means that your plan will pay for some services even if you haven't met the deductible.

Copay (also called copayment): The fee you pay at the time of service (most often for an office visit or a hospital stay). Copays don't apply toward a deductible or coinsurance maximum.

Coinsurance: Your share of the fee for a covered service after you have met your deductible. Some plans have both a copay and coinsurance, and some have only one.

In-network coverage: Your plan covers your care from a provider who is contracted by your insurance company. Most times it has a lower deductible, copay, and more visits allowed per year.

Out-of-network coverage: Covers your care from a provider who is not contracted by your insurance company. Most times it has a higher deductible, copay and/or coinsurance, and limited visits per year. Many plans do not offer out-of-network coverage.

Your child's provider has recommended genetic testing for your child. Insurance coverage for genetic testing is different for each insurance plan.

Here are some common questions about authorization, what to ask your insurance company, and how to schedule testing if it's covered.

Do I need authorization from my insurance company to get genetic testing for my child?

Yes. We need insurance authorization before we can proceed with your child's genetic testing.

We will contact your insurance company for this authorization. The authorization will take some time to process. If you have questions about the status, contact Insurance Services.

Once my insurance authorizes, does this mean there is no cost to me for genetic testing?

No. An "authorization" from the insurance company means they have approved the plan of care for your child to come here for genetic testing. It does not mean they will pay 100% of the cost.

Genetic testing is covered based on your benefit plan. Each plan is different, and a deductible, coinsurance and copay may apply. Call your insurance plan to find out how genetic testing is covered.

What questions should I ask when I call my insurance company?

Here are questions you should ask to learn more about your child's genetic testing coverage:

- Are these tests covered by my insurance plan?
- What is my deductible, copay and coinsurance?
- Have I met my deductible this year?
- Is Seattle Children's in-network for laboratory services?

What if my child's genetic testing is not covered by insurance?

- Children's has a generous financial assistance program for families who qualify. Applications are available at all clinic locations; or apply online at www.seattlechildrens.org/financialassistance.
- You may also call 206-987-3333 to speak with a financial counselor.

To Learn More

- Call your insurance company at the phone number listed on the back of your insurance card.
- Insurance Services
206-987-5757

Free Interpreter Services

- In the hospital, ask your child's nurse.
- From outside the hospital, call the toll-free Family Interpreting Line 1-866-583-1527. Tell the interpreter the name or extension you need.

What if I have medicaid (Apple Health)?

We still must get authorization from Medicaid before we can schedule your test.

- If Medicaid **denies** coverage for the test, but your provider has indicated that this test is **medically necessary**, we will contact you to schedule your child's test at Children's. There will be no cost to you.
- If Medicaid **approves** coverage for the test, we will contact you to schedule your child's test at Children's. There will be no cost to you.

My insurance says I'm covered. How do I coordinate these tests?

When you are ready to proceed with testing, contact the clinic or provider at Seattle Children's who recommended the test. They will talk about next steps to coordinate the test at Children's.