Insurance Coverage for Genetic Testing

Your child’s provider has recommended genetic testing for your child. Insurance coverage for genetic testing is different for each insurance plan. In some cases, the testing may be considered investigational and not covered by insurance.

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

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

Yes. We need insurance authorization before we can continue 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 Seattle Children’s Insurance Processing at 206-987-5757.

If the authorization is denied, we will attempt to appeal on your behalf. You may have to make the appeal to your insurance company directly if your plan only allows members to appeal.

### Once we get insurance authorization, 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.

An authorization does not guarantee payment. Your insurance company may determine the test is not medically necessary after the test is complete.

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

### What questions should I ask 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 for my child’s specific diagnosis?
- 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?

Seattle Children’s has a generous financial assistance program for families who qualify. Applications are available at all clinic locations. Or, you can apply online at seattlechildrens.org/financialassistance.

You may also call 206-987-3333 to speak with a financial counselor.

What if I have Medicaid (Apple Health)?

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

If Medicaid denies coverage for the test but your provider indicates that the test is medically necessary, we will contact you to schedule your child’s test at Seattle 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 Seattle Children’s. There will be no cost to you.

My insurance company says I’m covered. How do I schedule the testing?

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 for testing at Seattle Children’s.

Common Insurance Terms

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. That means you may have a lower deductible and 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. That means you may have a higher deductible, copay and/or coinsurance, and limited visits per year. Many plans do not offer out-of-network coverage.

Seattle Children’s offers interpreter services for Deaf, hard of hearing or non-English speaking patients, family members and legal representatives free of charge. Seattle Children’s will make this information available in alternate formats upon request. Call the Family Resource Center at 206-987-2201. This handout has been reviewed by clinical staff at Seattle Children’s. However, your child’s needs are unique. Before you act or rely upon this information, please talk with your child’s healthcare provider.

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