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.

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.
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.