

Genetic Testing and Insurance coverage

Will my insurance cover genetic testing?

- **A genetic counseling session** is typically covered by most insurance companies. Genetic Counseling is billed as an outpatient visit, or “facility fee,” with no attached provider. Generally, if visits to St. Vincent are covered, then this visit is typically covered. Some people will have a co-pay for outpatient visits. You are responsible for finding out if a preauthorization or referral is necessary for the consultation. Genetic Counseling is not a covered benefit for those on Medicare, although Medicare frequently covers the cost of genetic testing. If paying out of pocket, the cost of the visit averages around \$130 for the initial visit.
- **We cannot establish preauthorization for *genetic testing* until we assess medical and family history during our initial genetic counseling session, as this information is important to determine coverage.** We will work with the laboratory that provides genetic testing in order to determine this. We do recommend that you find out whether or not your deductible has been met. The out of pocket cost for genetic testing may be higher than expected if you have unmet deductibles. You also can find out from your insurance company whether or not genetic testing is a covered benefit. If there is an exclusion in your policy, it is likely that genetic testing will not be covered. As long as there is no exclusion, testing may be covered, depending on medical necessity and other criteria set forth by the insurance company.

What does genetic testing involve?

The majority of genetic testing is performed on a blood sample that is sent to an outside laboratory. In some cases, particularly with colon cancer, testing may first be recommended on actual tumor tissue rather than by a blood draw.

- In most cases, results take approximately 2-3 weeks to be completed, although this may vary depending on the type of test ordered. We provide results in person during a follow-up session at which time we discuss the test results and their implications. This follow up visit is generally scheduled as soon as insurance preauthorization has been obtained and the test is started.
- The type of testing that we order does not require you to restrict food/liquid prior to your visit.