

### What does genetic testing involve?

- The majority of genetic testing is performed on a blood sample. Testing on a sample of saliva is also available for some types of genetic tests, such as when a gene mutation is already known to be present in your family. If you would like the option to be tested with a saliva sample, you cannot eat or drink anything for the one hour prior to your appointment. In some cases, particularly with colon or endometrial cancer, testing may first be recommended on actual tumor tissue.

### Will my insurance cover the genetic counseling session?

- The **genetic counseling session** is covered by many insurance companies. Genetic counseling is billed under the CPT code for genetic counseling (96040). The doctor who referred you should determine if a pre-certification is necessary for your visit, but if you are concerned, you should call your insurance to determine if this CPT code is covered by your particular plan. Genetic counseling is not a covered benefit for those on Medicare, although Medicare frequently covers the cost of *genetic testing* and there is a financial discount for individuals who do not have coverage for the session. We do also accept the sliding scale plan for those who meet financial criteria. For financial assistance information pertaining to your session, please call 317-338-6659.

### Will my insurance cover genetic testing?

- It usually does! However, we cannot establish coverage for **genetic testing** until we assess medical and family history during our initial genetic counseling session, as this information is important to determine which laboratory will be used, what test will be ordered and if you meet medical criteria for testing. We will work with the laboratory that provides genetic testing to ensure the best coverage possible.

### What is the cost of genetic testing?

- The cost of genetic testing varies based on which genetic test was ordered and which laboratory does the test. How much you have to pay out of pocket is determined by your insurance plan and deductible. The good news is that in most cases, the out-of-pocket cost is \$100 or less. Additionally, there are flexible payment plans and financial assistance available for those who qualify and do not have health insurance.

### What is an explanation of benefits?

- You may receive a letter in the mail from your insurance company regarding an **Explanation of Benefits (EOB)**. An EOB is a statement sent by your health insurance company that explains the medical services that were billed, what they have paid, and the amount that they did not pay, for which you may be responsible. This is NOT a bill and does NOT require any form of payment. The genetic testing company will send you a bill directly if you owe anything out-of-pocket. Often times they write off the majority of the difference and you will not be responsible for a large amount.

### Is there financial assistance available?

- Yes! If your income is less than 400x the poverty level and you meet clinical criteria based on the genetic counseling assessment, several laboratories have a financial assistance plan that allow for genetic testing at reduced or no cost for those who are under- or uninsured.

### When will I receive my genetic testing results?

- In most cases, results take approximately 3-4 weeks to be completed, although this may vary depending on the type of test ordered. We will call you once we receive the results, and/or we can provide results in person during a follow-up session. We discuss the results and their implications to you and family members. If a mutation is identified with genetic testing, we recommend that you make a follow-up visit to discuss the test results and their implications in person.