



### **Understanding Billing and Insurance for Your Blood Draw**

Prior to your blood draw please take a moment to understand the billing process. If you will be using insurance toward your lab billing then it can be helpful to call your insurance ahead of time and ask the following questions:

- 1) Do I have a deductible? If so, does it apply to labs and how much is this? If I have a deductible, have I met it?
- 2) If labs are covered by insurance do I have a lab co-insurance? (Coinsurance means that even when services are “covered” by insurance, that you are still responsible for a certain percentage of the cost).
- 3) If my provider uses annual screening codes will my labs be covered?

If you find that you have a high lab deductible or coinsurance, you may prefer to use option 2 below under the cash pay options. The downside to this is that the cost of the labs will then not be applied to your deductible. If you feel you may never reach your deductible in a year then this may still be your best option.

If you have met your deductible or if you choose to apply your lab costs toward your deductible then we have 3 lab options.

- 1) Labcorp: Our most commonly used lab
- 2) Quest: Similar to labcorp, some insurance prefers the use of Quest over labcorp. Your insurance company can clarify this for you.

Several weeks after your blood draw, if you used your insurance for billing, you will receive two items in the mail.

- 1) Your insurance company will send you an “EOB” (Explanation of benefits). This is not a bill, this explains to you what your insurance has covered and what you may still owe to the lab directly.
- 2) The lab will then send you the bill. The amount on the bill will be the amount you must pay to the lab. If this bill is much larger than you expected, make sure to call the lab, your insurance or speak to us directly so we can determine if this was a billing error.

### **Cash Pay Options:**

If you do not have health insurance we have two options to support you at Emerald City Clinic and the physician will help you to choose the lower cost of the two options.

- 1) 50% off standard cash price: For this option you will receive a bill in the mail from Labcorp directly after your blood draw. We cannot guarantee the cost on this option as the billing is not done through our clinic.
- 2) Pay at time of service reduced cash price: This option can be optimal so that you can have a better idea of cost as you make decisions with your physician about what labs you are able to afford at that time. Billing is done through our office so we can guide you on estimated cost more effectively. Ask your physician for a price list.