



DID YOU KNOW?

Testing and Patient Responsibility

DID YOU KNOW THAT INSURANCE DOES NOT ALWAYS COVER LABORATORY TESTS? Your test and/or the diagnosis supplied by your provider may not be covered in your plan benefits. Services that are not considered to be medically reasonable for your condition and reported diagnosis will not be covered and may lead to a financial liability for you. You may have a deductible, co-insurance, or co-payment responsibility. Contact your insurance company to learn about your benefits coverage and responsibility.

DID YOU KNOW THAT MEDICARE DOES NOT PAY FOR EVERYTHING? Medicare does not cover or has very limited coverage for many routine laboratory tests. In addition, Medicare has strict requirements regarding the medical necessity of the tests ordered. If your physician has ordered a test which is not covered or has medical necessity requirements, TriCore or your physician will give you an Advanced Beneficiary Notice advising that Medicare may not pay for the ordered tests. If you wish to proceed with testing, your signature is required to acknowledge liability for any denied services.

DID YOU KNOW CLAIMS ARE PAID BY MEDICAL NECESSITY? Your provider must submit diagnosis codes which meet the medical necessity for the laboratory tests ordered. Tests not considered medically necessary to your medical condition and/or if the diagnosis supplied by your provider is not covered by your health plan may lead to patient financial liability. This includes procedures which are deemed experimental. Consult with your provider regarding the medical necessity of the tests ordered for you.

DID YOU KNOW THAT SOME LABORATORY TESTS REQUIRE PRIOR AUTHORIZATION FROM YOUR INSURANCE COMPANY? You or your provider are responsible for contacting your insurance company before a laboratory test is performed. If prior authorization is not obtained or the test is not approved, you may be held financially responsible for the cost of the performed test. Consult with your provider and insurance company to know your financial responsibility.

DID YOU KNOW THAT YOU CAN PAY FOR YOUR OUTSTANDING BALANCES AT TRICORE'S PATIENT CARE LOCATIONS? Ask about our PayUpFront program and register for Automatic Pay Collect (APC) to pay your deductible, co-insurance, and co-payment responsibilities. You can also make online payments safely and easily at pay.instamed.com/tricore - click Sign Up to get started.