

**WILL MY INSURANCE PAY FOR MY TESTS?**

Individual health plans vary greatly and TriCore is unable to determine the benefits for your plan. It is recommended that you contact your health plan for coverage details. Your insurance plan determines payment and your responsibility is based on your plan. Reasons why your tests may not be paid by your insurance may include non-covered procedures, non-covered diagnosis, tests which are deemed not medically necessary, tests that require a prior authorization, and annual wellness or sickness exams. This is not an inclusive list of why your test may not be covered or not paid by your insurance plan.

**I HAVE INSURANCE WHY ARE YOU BILLING ME?**

If you received a bill, TriCore does not have valid insurance information or has received information from your insurance company indicating there is patient responsibility for services rendered. TriCore does not send a bill until your insurance claim is processed by your insurance company.

**WHY IS MEDICARE NOT PAYING THIS?**

Medicare does not provide coverage 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 has medical necessity requirements, TriCore or your physician will administer an Advanced Beneficiary Notice to you advising that Medicare may not pay for the ordered tests. In the event you wish to proceed with testing, your signature is required acknowledging financial liability of any denied services.

**CAN THE DIAGNOSIS BE CHANGED TO REFLECT A 'ROUTINE' VISIT SO MY CLAIM WILL BE PAID AT 100%?**

TriCore will bill your insurance payer with the diagnosis code(s) and/or narrative diagnosis provided by your ordering provider. Coding is assigned based on the signs and symptoms presented by you to your practitioner and thereby sent to TriCore. In the event you saw your physician for a routine visit, but you discussed other ailments with your clinician during that visit, the visit may no longer be considered routine, thus impacting the diagnosis sent to TriCore. TriCore cannot add or change diagnosis codes without supporting documentation from your ordering provider.

**WHY DO I HAVE TO PROVIDE BILLING INFORMATION AND MY INSURANCE CARD EVERY TIME I HAVE LAB SERVICES?**

Each visit is treated as a new encounter to ensure TriCore receives the most current and accurate billing information to avoid delays in resolving your claim.

**WHY WON'T YOU BILL MY SECONDARY INSURANCE?**

TriCore does not automatically file claims with your secondary insurance carrier unless your primary or secondary insurance is considered a Government payer (i.e. Medicare, Medicaid, TriWest etc.). Contact your insurance carrier for specific details.

**HOW DO I SUBMIT A CLAIM TO MY SECONDARY INSURANCE?**

You should have received an Explanation of Benefits (EOB) or Remittance Advice (RA) from your primary insurance plan detailing payment or denial of services rendered. Mail this form along with your TriCore bill to your secondary insurance. You can also contact your insurance carrier(s) for more specific details.

**WHOM DO I CONTACT TO PROVIDE UPDATED INSURANCE INFORMATION?**

Please contact a representative in our billing department at 505.247.0244 or 877.267.2428.

**HOW CAN I PAY MY ACCOUNT ONLINE?**

Please visit [www.TriCore.org/patients](http://www.TriCore.org/patients) to make a secure payment online and sign up for Automatic Payment (**AutoPay**). As a patient, you can now securely pay your bill online, set up automatic payments, update your billing address, enroll to view your bills online and sign up for eBill delivery. If you wish to make a credit card payment over the phone, please contact our billing department (505.247.0244 / 877.267.2428) and our representatives will be happy to assist you.

**WHAT HAPPENS IF I DO AUTOPAY AND THEN I PAY THE TOTAL BALANCE, WOULD YOU STOP WITHDRAWING THE MONTHLY DOLLAR AMOUNT RIGHT AWAY?**

Yes. When the account is at a zero balance, autopay will cease withdrawing from your account.

**WHAT ARE TRICORE'S LOCATIONS AND HOURS OF OPERATIONS?**

Please visit [www.TriCore.org/locations](http://www.TriCore.org/locations) for a list of TriCore's locations and hours of operation.

**WILL TRICORE REFUSE SERVICE IF I HAVE AN OUTSTANDING BALANCE?**

No. You will not be turned away due to outstanding balances.

**WHAT SHOULD I DO IF THE INFORMATION SHOWN ON THE BILL DOES NOT MATCH THE INFORMATION I'VE BEEN PROVIDED ON MY EOB?**

Contact a customer service representative in TriCore's Business Office at 505.247.0244 or 877.267.2428.

**WHAT CREDIT CARDS ARE ACCEPTED?**

TriCore accepts the following credit cards: American Express, MasterCard, Visa, and Discover, and Debit cards with a Visa or MasterCard symbol. Credit cards, HSA, FSA, HRA, bank accounts, and eChecks will be accepted through TriCore's Patient Payment Portal. TriCore contracts with InstaMed, a PCI Level One complaint company with the highest level of security established by the Payment Card Industry Data Security Standard. Once your credit card is entered into the system, it is encrypted and inaccessible to anyone who uses the program.

**WHAT IF I DON'T HAVE A CREDIT CARD?**

If you do not have a credit card, you can contact TriCore's Business Office to make payment arrangements at 505.247.0244 or 877.267.2428.

**WHAT IF I DON'T HAVE INSURANCE?**

TriCore offers an Uninsured Discount on qualified laboratory tests. Please contact a customer service representative in TriCore's Business Office at 505.247.0244 or 877.267.2428 within 14 days of receiving your first bill for additional information.



Enroll and Pay in Paperless Billing:  
<https://pay.instamed.com/tricore>  
 Enter Enrollment Code: QE5A782E

### Summary (as of 3/5/2020)

**Total Charges:** \$1,179.83  
**Insurance & Adjustments:** - \$1,151.31  
**Previously Paid:** - \$0.00

**Total Balance** \$28.52  
 Payable Upon Receipt

1 Amount Owed by Patient

## First Statement

TriCore offers a discount on many services for patients who do not have health insurance. Patients must contact our Business Office at (505) 247-0244 or Toll Free at (877) 267-2428. Office Hours are 8:00 AM to 4:45 PM M-F.

DATE	DESCRIPTION	CHARGE	PAYMENTS/ ADJUSTMENTS	TOTAL
Patient: TEST PATIENT   Account #: ABC123   Lab tests requested by: PATIENT,JOHN				
1/15/2020	STREP CULTURE,SPECIAL	\$36.39		
1/15/2020	RESP PANEL BY PCR	\$1,143.44		
	Insurance Paid		( - \$256.78)	
	Insurance Adjustments		( - \$894.53)	
		\$1,179.83	- \$1,151.31	\$28.52

4 Ordering Physician

2 Patient Name

3 Account Number

7 Previous Payments/  
Adjustments

5 Date of Service

6 Services Performed

This bill is for laboratory services requested by your doctor. It represents a summary of charges for services and any insurance remittances processed. If you feel your insurance payment is not correct, please contact your insurance carrier.

**Total Balance** \$28.52  
 Payable Upon Receipt

1 Amount Owed by Patient

NOTICE: TriCore will bill only primary commercial health insurance companies for our patients (this does not pertain to patients with Medicare, Medicaid or other government coverage).

Detach this coupon and return with your payment  Check if address/insurance changes are on back.



PO BOX 26688  
 ALBUQUERQUE, NM 87125-6688

Enroll and Pay in Paperless Billing:  
<https://pay.instamed.com/tricore>  
 Pay by Phone: (505) 247-0244  
 Toll Free: (877) 267-2428

IF PAYING BY DEBIT/CREDIT CARD		
Card Number	Card Type (Circle One)	
Name on Card	Exp Date	
Signature	Zip Code	
STATEMENT DATE	ACCOUNT #	DUE DATE
3/5/2020	ABC123	UPON RECEIPT
AMOUNT DUE	SHOW AMOUNT PAID HERE	
\$28.52		

1 Amount Owed by Patient

TEST PATIENT  
 1234 TEST AVENUE  
 ALBUQUERQUE, NM 87121

PLEASE MAKE CHECKS PAYABLE TO:  
 TriCore Reference Laboratories  
 PO BOX 27561 DEPT #30775  
 ALBUQUERQUE, NM 87125-7561

50115202000000000000ABC123000000028520

1 Amount Owed by Patient

2 Patient Name

3 Account Number

4 Ordering Physician

5 Date of Service

6 Services Performed

7 Previous Payments/Adjustments