

BILLING POLICY

OVERVIEW

As a strategic partner in healthcare, Advanta is committed to helping physicians deliver quality care to every patient whether they are insured or not. Uninsured or underinsured patients who meet the predetermined hardship requirements necessary will be eligible to receive a discount for Advanta testing services. The purpose of this document is to provide our clients clear and predictable information concerning their patient's payment responsibilities for testing ordered through Advanta laboratories.

INSURED PATIENTS:

- Advanta will bill all third-party insurers on behalf of the patient, including all primary and secondary insurers.
- Some private insurance carriers require the patient to acknowledge assignment of benefits for the coordination of treatment services. Advanta test requisition contains the necessary information and should be signed by the patient.
- Advanta will work directly with insurance carriers to attempt to get the appropriate coverage allowed by the patient's plan in an effort to limit patient financial exposures.
- If a copay, coinsurance, or deductible is identified by the insurer as patient responsibility, Advanta will directly bill the patient in accordance with the guidelines from the OIG.
- Advanta will work with all secondary insurers to coordinate benefits and to ensure appropriate financial accountability rests with the designated insurer.
- If a laboratory claim service is denied, Advanta will work with insurance carriers to obtain and submit additional information to aid insurer in proper payment.

UNINSURED OR UNDERINSURED PATIENTS:

- Advanta offers a prompt pay discount of 25% if the patient submits payment within 14 business days from the date of the first invoice. This discount will be reflected on their first invoice.
- If the patient cannot pay the full amount within 30 days, the patient may contact Advanta to make payment arrangements.
- Co-payments, deductibles, or other owed amounts that are the patient's responsibility under the rules of the Medicare, Medicaid or any other governmental or commercial third-party payer may not be waived, except on a case by case basis upon a determination of financial need. Routine waiver of co-payment, deductible, or other owed amounts may be a violation of federal law and is a violation of Advanta policy.
- In the event the patient desires to request a financial hardship, forms can be found at www.aalabs.com

FINANCIAL HARDSHIP:

U.S. Federal Poverty Guidelines used to determine financial eligibility for financial hardship:

Persons in family/household	Poverty guideline
1	\$11,880
2	\$16,020
3	\$20,160
4	\$24,300
5	\$28,440
6	\$32,580
7	\$36,730
8	\$40,890

For families/households with more than 8 persons, add \$4,160 for each additional person.