



Panorama Testing: Insurance Billing Information and Patient Options

This document explains how your Panorama genetic screening may be billed and what options you have depending on your insurance and coverage

Insurance Plans Billed by Premier Women's Health of MN

If you meet the criteria below, your Panorama will be billed to your insurance by Premier Women's Health of MN rather than our reference lab, Natera.

- * Blue Cross Blue Shield – MN
- * Blue Cross Blue Shield – IL
- * Health Partners
- * Health Partners Medicaid
- * Medica
- * UCare
- * UCare Medicaid

Important Billing Considerations

Depending on your insurance policy, your lab may be applied to your deductible/co-insurance.

If you are delivering in the same calendar year, it is beneficial to apply this amount to your deductible/co-insurance. This amount could be greater than \$249.00.

If Insurance Does Not Cover the Test in Full

You will have 14 business days from the date on your billing statement to choose one of the following:

1. Apply the Balance to Your Deductible/Co-Insurance

You may choose to have the remaining balance billed to your insurance. This may benefit you if you are likely to meet your deductible for the year due to upcoming delivery-related services.

2. Request a Void Claim

You may request that a **void claim** be filed with your insurance. If you choose this option:

- * You will pay a **flat fee of \$249.00** (*not including venipuncture fee*).
- * The charge will **not** be applied to your deductible or co-insurance.

Please note: Once a void claim is filed, the decision cannot be reversed.

Contact Information

- * For questions or to request a void claim, contact the Premier Billing Office at 651-461-8866 (Monday–Friday, 8:00 AM–4:30 PM)