

We are committed to improving access to affordable test. Cost should not be in the way of you and the right treatment for your unique cancer.

Does Lucence accept my insurance plan?

We welcome all insurance plans; including Commercial plans, Medicare, and Medicaid.

Is testing covered by insurance?

Coverage is dependent on many factors including your individual insurance policy, medical necessity, as well as other factors.

What if my insurance plan does not cover the entire cost of the test?

Lucence will NOT bill you for the difference between the billed amount and your insurance plan's allowed amount. The only costs you may be responsible for are deductibles or co-insurance payments decided by your insurance policy.

What happens if insurance denies payment for the test? Should I contact my physician?

No need to contact your physician. On your behalf, Lucence will contact your insurance company and appeal the denial. During the process we may contact you or your physician for assistance. If ultimately your test is not covered, Lucence will not balance bill you for the insurance portion of the test. Lucence will only bill you for your out-of-pocket expenses determined by your Insurance company. If you are unable to afford these out-of-pocket expenses you may apply for our Patient Financial Assistance Program.

What if I cannot afford these out-of-pocket costs?

Cost should not be a barrier to testing. Lucence offers Patient Financial Assistance Programs to help patients in need afford testing. Most applicants who qualify for the Program pay no more than \$100.

How do I apply for the Patient Financial Assistance Program? What happens next?

To enroll, simply read and sign the back of the test order form and choose how you prefer that we communicate with you. If you have any out-of-pocket costs we will contact you to determine eligibility.

I received an Explanation of Benefits (EOB) from my insurance plan. What should I do?

Nothing. An **Explanation of Benefits is NOT A BILL**. It is a communication from your insurance company about the billed amount and covered amount for your Lucence test. If you have questions regarding your EOB please contact Lucence directly.

If I receive a check directly from my insurance company for my Lucence test what should I do?

You'll receive a Lucence invoice which will include the amount paid to you by your insurance company. Feel free to pay the entire amount or endorse the check to Lucence by signing the back and printing "pay to the order of Lucence" below your signature.

What if I do NOT have insurance?

Lucence offers Patient Financial Assistance Programs for patients with and without insurance. For more information contact a Lucence Reimbursement Advisor.

For questions or financial assistance, Please contact a Lucence Reimbursement Advisor.

Email: billing.support.us@lucence.com

Phone: 888-582-3623, x 516

(Monday-Friday, 8:00am to 5:00pm PST)