

Insurance Coverage and Billing Information

Lucence is committed to improving access to liquid biopsy testing. Cost should not be barrier to obtaining a LiquidHALLMARK test.

Does Lucence accept my insurance plan?

We welcome all types of insurance plans; including commercial plans, Medicare and Medicaid.

Is testing covered by insurance?

Coverage is dependent on several factors, including your individual insurance policy, medical necessity, and additional considerations. Coverage requirements are determined by your insurance providers.

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 by your insurance policy.

What happens if insurance denies payment for the test?

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 only bill you for out-of-pocket expenses determined by your insurance. 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 out-of-pocket.

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 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 LiquidHALLMARK 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 will receive an invoice from Lucence which will include any amount paid to you directly by your insurance company. Please pay that amount or endorse the check to Lucence by signing the back and printing "Pay to the order of Lucence" below your signature. Mail the check to Lucence Health Inc.; Dept CH 18055; Palatine, IL 60055-8055.

What if I do NOT have insurance?

Lucence offers Patient Financial Assistance Programs for patients with and without insurance. For more information, please 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)