

Patient Friendly Billing Policy

Applied Diagnostics makes billing as friendly and flexible as possible by providing many different payment options to our patients and customers. Depending on the arrangement your clinic, hospital, or health insurance plan has with us, you may or may not receive a bill directly from Applied Diagnostics or all or part of the services provided by us. We do our best to attain reimbursement from insurance companies without contacting you.

Medicare

Medicare is a health insurance program for:

- People age 65 or older,
- People under age 65 with certain disabilities, and
- People of all ages with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).

Medicare reimburses procedures at 80% of the fee schedule amount and the patient is responsible for the remaining 20% coinsurance and any deductible amounts.

Medicaid

Medicaid is the State and Federal cooperative venture that provides medical assistance to eligible persons. The purpose of Medicaid in Texas is to improve the health of people who might otherwise go without medical care for themselves and their children. The Texas Health and Human Services Commission's (HHSC) Medicaid Office is responsible for statewide oversight of Texas Medicaid. Patients should be asked at the time of service if there is other coverage, such as Medicare, Medicaid Managed Care or private insurance. When applicable, any Medicare, private insurance, or managed care (HMO) information should also be provided.

Third Party – Insurance

Our Laboratory has contracts and works closely with several Managed Care Organizations nationwide. However, due to the large number of providers, it is not possible to be in-network with all available programs.

Subject to applicable federal, state, and local laws, Applied Diagnostics will accept allowable reimbursement amounts from third-party carriers and will bill patients for any applicable co-insurance and deductibles as required by law.

Prompt Pay Discount/Payment Plans:

As permitted by law, we offer patients who qualify a variety of payment options, including prompt pay discount and partial payment with a payment plan. Qualified patients are eligible for payment plans regardless of insurance status.

Financial Assistance

Financial Hardship requests will be reviewed on a case by case basis. Applied Diagnostics will reduce or waive charges only after good faith determination is made that a patient is in financial need. Determination for financial need will be made upon request and/or receipt of required Application for Financial Hardship and supporting documentation from the patient and/or physician.

All decisions for financial assistance for uninsured and/or underinsured patients will take into consideration other payment arrangements with insurance companies, managed care networks, and government-sponsored programs.

**For more information contact:
Applied Diagnostics
Billing Department
1-855-ADX TEST
1-855-239-8378**

Attachment I – Application for Financial Hardship