



AFA OBSTETRICS & GYNECOLOGY, PC

Natera Billing -Panorama and Horizon Testing

Please read the following information **before** deciding on which option to choose for Natera billing.

There are 2 payment options to choose from when submitting your sample for testing.

You can either choose to have the claim submitted to your insurance or choose a self-pay option.

In order to determine your financial responsibility **prior to testing**, we recommend you text Natera the word “**COVERAGE**” to 6363636. Natera will **estimate** your coverage and out of pocket cost. They can also assist you with any billing questions you may have. Please do not contact your insurance as this has caused confusion & inaccurate information in our experience.

The cost for this test may be significant when going through your insurance if you have a **high deductible** which has not been met. However, throughout your pregnancy, chances are this deductible will be met at some point (especially when you deliver) so you may want to have this test applied to the deductible to have the deductible met depending on when you are due to deliver & when your deductible resets.

In addition to the initial coverage estimate, Natera has a “**Price Transparency Program**” (PTP). Once your specimen arrives at their lab, they will run your insurance **again** to estimate an out-of-pocket cost. If at this point, if they determine you would **owe MORE than \$249/\$349/\$449** depending on the test/panel (see below), they will reach out to you via text/email. At this point, they will offer you the option to proceed with billing your insurance or instead choose with the self-pay option. **If you get this communication, it is very important and clearly states that you must respond by a specific date. Otherwise, Natera will proceed with billing your insurance.** Please make sure your contact information is correct & current.

If you choose the insurance option, there are 2 important issues to be aware of:

- You may receive an Explanation of Benefits from your insurance company which states the claim is **denied**. If your claim is denied, Natera will appeal it. Do NOT be concerned with the price it states you owe (it could be in excess of \$2,000). **You will not be billed this amount**. If the appeal is denied, NATERA will bill you for the discounted self-pay/non covered services rates \$249/\$349/ \$449. ****Note, this is only if it is denied (not applied to your deductible/ coinsurance)**
- Natera provides all prior authorization requirements for this testing if it is needed by your insurance plan. AFA OB/GYN is NOT involved with the prior authorization process. Please keep in mind **THIS IS NOT A MEDICALLY NECESSARY TEST** but an optional screening test.

SELF PAY RATES

***Panorama Prenatal Panel -\$249**

***Horizon Panel 4 or Horizon Panel 14 -\$349**

*** Horizon Panel 27,28,106,274,275,421 -\$449**

Please understand AFA is not associated with the billing part of this testing. If you have any questions or issues, please contact Natera directly @ as we have no access to their billing system.