

Dear Valued Client,

NeoGenomics Laboratories Inc. ("NeoGenomics") is an independent clinical laboratory that provides cancer genetic testing services to pathologists, surgeons, oncologists and other healthcare professionals. NeoGenomics works under the direction of your health care providers to provide the most accurate diagnostic information to assist in your course of treatment. As NeoGenomics provides specialized laboratory testing services, it is industry practice for healthcare professionals to send such specialized laboratory testing requests to a reference laboratory, such as NeoGenomics, to help them provide more patient focused care. Please visit our website at <a href="https://www.neogenomics.com">www.neogenomics.com</a> to learn more about the specialized testing services NeoGenomics provides to patients across the country.

In general, NeoGenomics receives laboratory test orders from your health care provider, completes the testing requested, issues reports to your health care provider, and submits charges for the work performed to your insurance plan using the information provided by your health care provider. (Note: if the insurance information on your statement is missing or incorrect, please contact NeoGenomics immediately). You will then receive an Explanation of Benefits ("EOB") from your insurance plan itemizing the charges, showing how much was paid to NeoGenomics and any amounts you may owe. The EOB is not a bill – it states which amounts will be paid by your insurance plan and which are your responsibility. It is for this reason you are receiving an invoice from NeoGenomics, as your insurance plan has advised us that you, as the patient, are financially responsible for the amounts owed for laboratory testing services ordered by your health care provider and performed by NeoGenomics.

If NeoGenomics is a contracted provider with your health insurance plan ("in-network provider"), NeoGenomics will generally receive payment directly from your health plan for covered laboratory testing services provided to you. However, even in these situations, NeoGenomics is contractually obligated to invoice you for any deductible, co-payment or other co-insurance that your health plan indicates is your financial responsibility. In other situations, even if NeoGenomics is an in-network provider under your health plan, payment may be denied for various reasons, such as, lack of medical necessity for the test ordered or the test is a non-covered service. In such situations, NeoGenomics encourages you to call your health insurance plan to appeal the payment denial, as NeoGenomics is required to bill you for the charges for the services it has provided, but have been denied by your health plan. Finally, in situations where NeoGenomics is not contracted with your health insurance plan ("out-of-network provider"), but the laboratory test is a covered service under the plan, you may receive an EOB and an "out-of-network" payment check directly from your health plan. In such situations, as this check is payment for testing provided by NeoGenomics, it is your responsibility to promptly forward the check to us at the address on the invoice statement, so that we can accurately reconcile your account and satisfy the balance due.

Please note that prior to NeoGenomics performing genetic testing services, it is the responsibility of your health care provider ordering the testing services to: (a) be knowledgeable of applicable state regulations requiring that informed consent be obtained from you; (b) confirm the medical necessary of each laboratory test ordered for you; and (c) advise you of any tests that may not be covered by your health insurance plan and, in such cases, ask you to sign an Advance Beneficiary Notice ("ABN") listing the non-covered testing services and pricing. The ABN ensures that you are making informed decisions on your care and understand your financial responsibility for non-covered services. As NeoGenomics does not directly interface with patients, it must rely on your health care provider to fulfill these responsibilities and obtain all necessary patient documentation.

If you have questions regarding a bill, please contact NeoGenomics at 866.776.5907 Monday – Friday from 8:00 AM – 7:00 PM EST for assistance or email billingpatient@neogenomics.com. For additional information or to pay your bill, visit NeoGenomics' website at www.neogenomics.com/billing/patient-billing.

Sincerely,

**Deena Murphy** 

Director of Billing and Reimbursement