



# Your Labcorp Bill Payment Options

At Labcorp, we are committed to providing high-quality clinical laboratory testing services and outstanding customer care. You may be responsible for some or all of the costs associated with your laboratory testing. For your convenience, we offer a variety of simple and convenient ways to pay for these important services.

## Payment Options

Patient Health Coverage	Labcorp Coverage
<b>Private Health Insurance</b>	Labcorp will bill your health insurance directly. Your health insurance company will determine coverage and payment, as well as the amount for which you are responsible, such as copay or deductible, if any.
<b>Medicaid</b>	Labcorp will bill Medicaid.
<b>Medicare</b>	Labcorp will bill Medicare. Medicare will determine coverage and payment.
<b>No Health Insurance</b>	The Labcorp Lab Access Program (LAP) offers a menu of routine tests at discounted prices. Restrictions apply.* For more information, please visit <a href="https://www.labcorp.com">Labcorp.com</a> .

The cost of laboratory testing is not included in the bill you receive from your doctor. Depending on whether you have health insurance and the terms of your coverage, you may be responsible for some or all of the costs of your laboratory testing, so please review the information below.

### Insured Patients

Labcorp will file claims directly to Medicare, Medicaid, and many insurance companies and managed care plans. Before you have lab tests performed, please make sure:

- Your insurance information is up to date.
- Your insurance company accepts claims from Labcorp.

Once your insurer has processed your claim, you will receive an explanation of benefits (EOB) from your insurer informing you of the amount it will pay for your laboratory services.

- The EOB is not an invoice, but it may indicate that a balance remains which is your responsibility. That balance may include your copayment, deductible, or other costs outlined in your terms of coverage. If you have a question about your EOB or your terms of coverage, contact your insurance company.
- Your insurer will inform Labcorp about any balance you owe, and we will send you a bill for that amount.
- If you are covered by more than one insurance plan, your primary insurer will process your claim first, and then any remaining balance will be billed to the secondary insurer. If a balance that is your responsibility remains after the secondary insurer has paid its portion of the claim, Labcorp will send you a bill for the balance due.

## Uninsured Patients

If you do not have insurance or your health care benefits do not cover clinical laboratory testing services, you will have to pay for the tests performed by Labcorp before specimen collection services are performed.

- Certain routine tests are available at discounted prices through the LabAccess Partnership program. To take advantage of this program, you must have your specimen collected at a Labcorp patient service center, and you must pay for your test in full at the time of service.
- An automated payment collection process is available at many of our patient service centers, as well as certain doctor's offices where a phlebotomist (person who performs blood draws) is on site to perform specimen collection services for Labcorp.
- We accept cash, personal checks, and all major credit cards.

## Balance Due From Patient

When you visit a Labcorp patient service center, please be aware that as part of the sign-in process you will be advised if you have an outstanding balance due for previous bills. You will be asked to pay the balance in full (or a minimum amount) before we can collect a specimen or continue with the current service. If you have any questions, please call the Labcorp patient billing customer service at 800-845-6167.

## Payment Methods

If you receive a bill from Labcorp, you may make a payment using one of the following methods. Cash, money orders, personal checks, and all major credit cards are accepted.

- Website: Visit [Labcorp.com/billing](https://www.labcorp.com/billing), available 24 hours a day, 7 days a week.
- Toll-free telephone number: Call the automated voice response system at 800-845-6167, available 24 hours a day, 7 days a week.
- Mail: Send your payment to the address shown on your bill.
- Patient service centers: You may make payments in person at any of our patient service centers.

No additional fees are added for payments submitted through our automated systems (online and phone).

## Payment-specific Programs

Labcorp offers programs to address those patients who have true financial needs, including:

- Patient-specific payment plans
- Special payment plans for financial hardship
- Indigent request from physician/facility
- LabAccess Partnership (LAP) program

Please call us at 800-845-6167 for more information about these programs.

## Questions About Your Bill

Labcorp is here for you. If you have questions about a bill you received from us or wish to find out if you can set up a payment plan, please call us at 800-845-6167. We're available between the hours of 8:00 AM and 5:00 PM, Monday through Friday. Please contact Labcorp with your billing questions, not your doctor.

If you have questions about the tests performed by Labcorp or your tests results, please contact the doctor who ordered your tests.

Labcorp makes it easy for you to pay any balance you may owe us for laboratory testing services. Just present your credit card or health savings account (HSA) card when you check into a Labcorp patient service center to have a specimen collected. You'll be able to simply and securely approve a charge to your account that will only be made if a balance remains after your insurance company has processed your claim for services provided on the day you authorized the charge.

- If you wish, you can limit the amount that can be charged to your credit card or HSA card. Should your insurer advise us that you have a balance due, your account will be charged only for the amount due, not to exceed the amount you have authorized.
- We will send you a letter confirming the final total charged to your card for the date of service. Should your balance due exceed the amount you authorized to be charged to your credit or HSA card, we will send you a bill for the remaining balance.

**Note:** This material is provided for general information purposes only. It is not intended as a substitute for medical advice and/or consultation with a physician or technical expert.

