

Allermetrix Patient Billing/Insurance Information

Allergy Laboratory Testing

Several insurance companies have implemented policies that affect the choice of which laboratory your physician may use when testing for allergy. **Your doctor prefers to utilize Allermetrix** rather than any other laboratory based on experience and performance. We believe that the choice of allergy testing should be determined by the clinician and not by the insurance company since your doctor can assess which results yield the best allergy outcome for you.

There are differences in test results among allergy laboratories because different technologies are used. **Allermetrix** is a specialty laboratory that only performs allergy testing and is certified by the prestigious **College of American Pathology (CAP)**. Our staff clinical immunologists (Ph.D.'s) work closely with your doctor and their staff to ensure the best allergy outcome possible. They are experts in the field of allergy with extensive experience in laboratory testing strategy and immunotherapy treatment.

We have put together a **direct billing plan** that allows you and your doctor to have a **choice** where to perform your allergy testing at a **reasonable fee**. In many instances, our billing plan will **cost you less** than the **in-network** laboratory and you will know your exact costs prior to testing. (You may then submit a reimbursement form to provider with information provided by Allermetrix). **In-network** laboratories do not know if, or what they will bill you until after the insurance company has responded to the claim. The **explanation of benefits (EOB)** describes the negotiated payments between the insurance company and the laboratory. Your responsibility to pay is also indicated and cannot be changed. If you call your insurance company, they may indicate that your testing is covered, only to find out later that it was denied based on their assessment.

If you chose to have Allermetrix bill your insurance company, we require credit or HSA card information. We will not apply charges against your card until after your insurance company has finalized your bill with us (usually 3 weeks). Your insurance company will send you an **explanation of benefits (EOB)**, which will indicate what you owe (if anything) to Allermetrix. If your insurance company is **out-of-network with our laboratory** the amount owed will not be correct, we will notify you prior to placing charges on your card which are at a reduced fee. If your insurance company is **in-network with our laboratory** the amount you own on the EOB will be correct.

Even though **we are in-network with many health care providers**, some major carriers have **closed** enrollment, or made **exclusive arrangements** with only one laboratory. The insurance companies claim that it is more **efficient** to conduct business in this manner. Allermetrix believes that only clinicians can determine which laboratories yield the best allergy outcomes for their patients.

If you are a **Medicare** patient, **Allermetrix accepts assignment**. Medicare pays Allermetrix directly and we accept what is received as payment in full.

This document provides you with allergy related insurance code numbers (CPT numbers). **If you are checking what your insurance will cover for the laboratory testing, you need to ask the following questions:**

- What is my deductible if the laboratory is in-network or is out-of-network? How much of the deductible have I met to date? (Most deductibles range from \$500.00-\$6,000). You pay the deductible until it is paid in full prior to your insurance company paying.
- Do I have a **co-pay**? If so, what is the amount? (You will be responsible for paying this fee).
- Note: The information provided to you by your insurance company before testing may change depending upon their assessment after they receive the claim.
- You will need the # and type of tests your healthcare provider has ordered on you.

INSURANCE CPT CODES

Total IgE

Insurance CPT Code: 82785

Individual IgE tests

Insurance CPT Code: 86003 **routine** allergens (#tests)

Insurance CPT Code: 86005 **mix allergens** (#tests)

Insurance CPT Code: 86003 **chemical/component allergens** (#tests)

Insurance CPT Code: 86003 **hymenoptera allergens** (#tests)

Individual IgG₄ tests

Insurance CPT Code: 86001 **routine** allergens (#tests)

Insurance CPT Code: 86001 **mix allergens** (#tests)

Insurance CPT Code: 86001 **chemical/component allergens** (#tests)

Insurance CPT Code: 86001 **hymenoptera allergens** (#tests)

Individual IgG tests

Insurance CPT Code: 86001 **routine** allergens (#tests)

Insurance CPT Code: 86001 **mix allergens** (#tests)

Insurance CPT Code: 86001 **chemical/component allergens**

Insurance CPT Code: 86001 **hymenoptera allergens** (#tests)



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