

INSURANCE

RealTime Lab is an **Out-Of-Network provider** with all insurance companies **including all Medicare Advantage plans**. Our lab will however file your insurance claim electronically for each patient for an additional fee of \$30. If patients are choosing this option please initial in the appropriate area on the credit card authorization form and include the additional fee in the total price of the test.

- Provide Copy of Insurance card (front and back)
- Provide Copy of Picture Identification for Patient (If not a minor)
- Provide Copy of Picture Identification for *Primary Insured* (other than patient)
- Provide Primary Insured Date of Birth (if not already on picture identification card)

Our Medicare Patients:

RealTime Lab is Authorized Medicare Provider

- \$30 Insurance filing fee is waived
- **Please Note:** Advance Beneficiary Notice (ABN) of Non-Coverage located on the back of the blue requisition form provided with the specimen kit. Read and check off the test that you are taking and the options that appropriate to you and your situation.
- Date and sign the ABN form
- Provide Copy of your Medicare Insurance card (front and back)
- Provide Copy of Picture Identification for Patient (i.e. driver's license)
- RTL **does not file claims** for any Supplemental Medicare plans; therefore full payment for your test will be required

Our Tricare Patients:

RealTime Labs is a Tricare Authorized, Non-Network Provider and will take assignment for the claim in most cases.

- Provide your Tricare Benefits Card along with the **date of birth** of the primary insured
- Tricare patients will go through a verification process.
- **RTL will bill Tricare.** You can visit www.mytricare.com for more information.
- In certain instances where claim assignment is not fully assumed by RealTime Labs, Tricare beneficiary will be asked to complete a Non-Covered Services Waiver form.

Please mail the above appropriate document along with your specimens. If any of the above information is omitted or not legible, the insurance claim will not be filed on your behalf.

We will notify you by phone or email of any missing required information. Your specimen will be put **ON HOLD** until someone on staff has contacted you. If RTL receives no response within 48 hours your insurance claim will be your responsibility, and the \$30 fee will be credited back to your account.

Patients will receive a **PAID invoice** when full payment has been received. Patient who have not paid to have their claims submitted electronically can use this PAID invoice receipt to file claims directly with their Insurance Carriers. Note: The diagnosis codes (ICD-10 format) list by your referring physician will also be listed on the invoice.