



7 What do I do if the explanation of benefits I receive from my insurance company is different from the bill I receive from NTD Labs?

If the Explanation of Benefits (EOB) from your insurance company is different from what is reported on your NTD Labs invoice, please call NTD Labs customer service at 1-855-PKI-LAB1 (754-5221), option 1.

8 Why should I have prenatal testing?

According to the American College of Obstetricians and Gynecologists (ACOG), almost all children in the United States are born healthy. Only 2 or 3 out of 100 newborns have major birth defects. For the majority of babies the cause is unknown. However, there are certain birth defects that can be tested for prenatally (before a baby is born). These include Down syndrome, trisomy 18, trisomy 13 and open neural tube defects. The risk of having a baby with a chromosome abnormality such as Down syndrome increases with the mother's age. However, ACOG recommends that prenatal testing be offered to all pregnant women, regardless of age. The *First Trimester Screen* | Fβ is a test performed at NTD Labs to show if a woman is at increased risk of having a baby with Down syndrome, trisomy 18 or trisomy 13.



About NTD Labs

For more than 30 years, NTD Labs has pioneered the research and development of prenatal screening protocols for open neural tube defects, Down syndrome, trisomy 18 and trisomy 13. Today NTD Labs serves universities, medical centers, hospitals, laboratories, obstetricians and maternal fetal medicine specialists worldwide; providing risk assessment services that help health care professionals and patients make more informed medical decisions.

Pursuant to applicable federal and/or state laboratory requirements, NTD Labs has established and verified the accuracy and precision of its testing services. Consistent with laboratory-developed tests, testing has not been cleared or approved by the FDA.

NTD Labs
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Is *FirstTrimesterScreen* | Fβ covered by my insurance?

FirstTrimesterScreen | Fβ, from NTD Labs, is widely accepted and recognized as a clinically superior means of screening for Down syndrome. NTD Labs has many contracts with national and regional health plans throughout the United States. However, as with any medical screen, test or procedure, it is not guaranteed to be a covered benefit by all health plans under all circumstances. The best way to confirm if *FirstTrimesterScreen* | Fβ is covered by your insurance plan is to contact your plan directly, by calling the phone number on your insurance membership card. When you speak with your insurance company, they may ask you for the following information about *FirstTrimesterScreen* | Fβ:

CPT Codes

free beta hCG	84704
PAPP-A	84163
Alpha-fetoprotein (AFP)	82105

NTD Labs Tax ID# **112659192**

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If *FirstTrimesterScreen* | Fβ is covered by my plan, does this mean I do not have to pay anything?

The amount you may have to pay for *FirstTrimesterScreen* | Fβ will depend upon the specific insurance plan you have (e.g., PPO, HMO, etc.). In all cases, if a copayment is required by your plan, NTD Labs is required by law to bill you directly for this copayment amount. Further, if you have an outstanding deductible which makes you responsible for all or part of the cost of your *FirstTrimesterScreen* | Fβ,

NTD Labs is also required by law to bill you directly for the applicable amount. Finally, if your plan covers only a specific percentage of laboratory testing, then NTD Labs is required by law to bill you directly for the percentage which is your contracted responsibility.

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If *FirstTrimesterScreen* | Fβ is not a covered benefit with my insurance plan, what can I expect to pay?

The list price for *FirstTrimesterScreen* | Fβ is \$240.00; this is the maximum amount you would be responsible to pay NTD Labs. This does not include the cost of the ultrasound measurement of Nuchal Translucency (NT), which is required to produce a *FirstTrimesterScreen* | Fβ result (this ultrasound is performed by your doctor's office or an ultrasound location your doctor may refer you to). After testing is completed, you will receive an Explanation of Benefits (EOB) statement from your insurance provider. This is not a bill, but should be reviewed by you. NTD Labs will then send separately a bill for any financial responsibility per the EOB as directed by your insurance provider. In many circumstances, patients with insurance not covered by one of our numerous national and regional health plans, may qualify for a preferred provider rate. Upon receipt of your bill, please contact the NTD Labs Billing Department to see if you qualify.

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Does NTD Labs offer patients assistance to pay their bill?

If your plan does not cover *FirstTrimesterScreen* | Fβ or if you do not have insurance, then you may be eligible for a reduced rate under NTD Labs Patient Assistance Program. Under this program, NTD Labs will provide a discount on a sliding scale for individuals who are uninsured and meet our financial standards. To get complete details on the Patient Assistance Program, visit our website at www.ntdlabs.com. You may also call us at 1-888-683-5227, option 2 and ask for the Billing Department. You may also Email us at ntdbilling@eurofinsus.com

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Who should I contact if I have any other questions about a bill I receive from NTD Labs?

For any other questions you may call NTD Labs at 1-888-683-5227, option 2 and ask for the Billing Department or email our Billing Department at ntdbilling@eurofinsus.com

For a list of contracted payers please visit our website at http://www.ntdlabs.com/patients/patient_contracted_payers.php

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How can I pay a bill which I owe to NTD Labs?

You can pay your bill by mailing your payment to:
NTD Labs, Billing Department
80 Ruland Rd., Suite One
Melville, NY 11747

You can mail a check, money order or you may include your credit card information with your invoice and send it to NTD Labs. You may also visit our website where you will find a link on our home page which reads "Click Here to Pay Your Bill." This will link you to a location on our website with an online payment option. Finally, you can call NTD Labs' Billing Department and ask to pay your bill by phone using a credit card.

www.ntdlabs.com