A nonprofit enterprise of the University of Utah and its Department of Pathology

500 Chipeta Way Salt Lake City, Utah 84108-1221 phone: (801) 583-2787 | toll free: (800) 242-2787 fax: (801) 583-2712 | www.aruplab.com

## **Out-of-Pocket Estimator**

ARUP's new out-of-pocket estimation tool offers patients transparency about the balance of charges that may remain after insurance for genetic and molecular testing. Use the link below and complete the secure fields to learn about the possible out-of-pocket costs associated with select ARUP testing.

These estimates are averages based on historical claims data, as well as information you provide, and are not quotes or guarantees. Your actual expenses and benefits may vary depending on your insurance company and your specific plan. Please check with your health insurance to confirm whether you're covered for the charges that you may incur for the requested service. You are responsible for charges not covered by your health plan, as well as any required pre-authorizations or referrals. We strongly encourage you to check with your health insurance provider for the most accurate out-of-pocket cost for any procedure or service.

Coverage may vary depending on product, location, specific benefit plan, or the payer's medical policy guidelines.

## http://www.aruplab.com/estimator

Simply select your test from the drop-down and enter the patient's demographics. You're ready to check out-of-pocket expenses.



Your estimated balance will be displayed.

## **Out-of-Pocket Results**

Remaining Deductible	\$2,983.57
Coinsurance	0.0%
Max Out-of-Pocket	\$12,483.57
Insurance Price for this Service	\$164.80
Estimated Out-of-Pocket Amount	\$165.00

Tests that have a reflex component will not have the reflex testing included in the estimate of the test. A reflex would be considered additional testing and cannot be included in the estimate calculated for the original assay.