

Epic Sciences Billing Overview

For patients with insurance:

If a patient has insurance and chooses to use their insurance, Epic Science will verify coverage and determine the patient's financial responsibility. Epic Sciences' Customer Success team will reach out to patients to discuss their options if their expected out-of-pocket cost is greater than \$100. For patients with substantial deductibles, co-insurance, or co-pay Epic offers interest-free payment plans.

For patients interested in electing to self-pay:

Patients have an option to self-pay for testing and the physician may indicate this choice on the test requisition form. Upon receiving an order, our Customer Success team will reach out to discuss payment arrangements and financial assistance.

Financial Assistance

Epic Sciences offers financial assistance to reduce out-of-pocket costs for qualified underinsured and uninsured patients. To be eligible for financial assistance, patients must complete an application for assistance and must meet income limitations. Due to regulatory limitations, patients who are recipients of government funded programs (e.g., Medicaid, Medicare, Medicare Advantage, and Tricare) are not eligible for financial assistance. If a patient encounters any financial hardship associated with their bill, Epic Sciences will work directly with the patient toward their complete satisfaction.

Billing Frequently Asked Questions

1. Are Epic Sciences tests covered by insurance?

Epic Sciences accepts all insurance plans and is currently working on becoming “In-Network” with insurance providers.

2. I received an Explanation of Benefits (EOB) from insurance, what should I do next?

An Explanation of Benefits (EOB) is not a bill; it is a communication from your insurance company regarding the services you received. It shows services that were billed to insurance, what insurance covered and patient responsibility (if any). If you have questions about your explanation of benefits, please contact Customer Success at 800-941-0522 or support@epicsciences.com

3. What happens if insurance denies coverage?

If coverage is denied, Epic Sciences may file an appeal(s) with your insurance company to pursue coverage on your behalf. Epic Sciences will not automatically bill you for services simply because we receive an initial denial from your insurance carrier.

4. What happens if my insurance company sends a check to me for my Epic Sciences testing?

Epic Sciences will send you a bill for the amount owed once we are notified by your insurance company. You may pay the bill to Epic Sciences directly or endorse the check from your insurance company to Epic Sciences by signing

the back of the check on the top line of the endorsement area and writing “pay to the order of Epic Sciences” on the second line.

5. Do you offer financial assistance to patients?

Epic Sciences has a Financial Assistance Program to help provide access to our tests. Interested patients should complete an application which is available on Epic’s website. We are unable to accept incomplete applications. Approval of the financial assistance application is based on your household income, size of household, and life circumstances. Once a financial assistance application is submitted, you will receive a decision within 3-5 business days. You are welcome to contact our Customer Success team at 800-941-0522 to discuss your options, even if you feel that you would not qualify for financial assistance or if we have denied your application for financial assistance. Financial assistance is not available to patients with government-paid healthcare such as Medicare, Medicare Advantage, Medicaid, and Tricare.

6. When can I apply for financial assistance?

Patients may apply for financial assistance at the time of order, but applications are accepted at any point. Please visit www.epicsciences.com or call our Customer Success team at 800-941-0522 or support@epicsciences.com to complete an application.

7. What if I do not have insurance?

Epic Sciences is committed to providing access to patients without insurance and/or those that choose to pay for services directly. Epic Sciences offers a discounted rate to self-pay patients. The self-pay rate will only apply if full payment of the discounted self-pay rate is made within 45 days of the date the test report was delivered. In addition to the self-pay rate, Epic Sciences provides financial assistance to patients who complete an application for

financial assistance and who meet eligibility criteria based on household size and income.

8. Why did I receive a bill?

Epic Sciences is required to collect coinsurance, deductibles, and copayments as determined by your health plan. If you have any questions relating to your bill, please contact our Customer Success Team at 800-941-0522 or support@epicsciences.com.

9. What protections does the federal No Surprise Act provide me?

For patients with insurance who are being treated in a hospital which is “in-network” with their insurer, the law limits the amount that can be billed from an out-of-network provider. In such situations the amount billed may not exceed the amount that would have been the patient’s responsibility (due to co-pays, deductibles and co-insurance) if Epic were in-network with that patient’s insurance. In addition, for patients without insurance or who are electing self-pay, this law gives patients the right to request a “Good Faith Estimate” (GFE) of the cost of the test. Patients can request a GFE by contacting our Customer Success team at 800-941-0522 or support@epicsciences.com. More information regarding the No Surprises Act can be found at <https://www.cms.gov/nosurprises>

10. Who can I contact if I have additional questions about billing?

Our Customer Success team is available from 5:00am PT to 5:00pm PT Monday through Friday at 800-941-0522 or support@epicsciences.com