



## Will My Insurance Cover It?

Healthcare costs are a very relevant part of decision-making with regard to whether or not to have any type of testing done.

Many insurance companies cover genetic testing when it is indicated, but each insurance company and plan is different. Some insurances may cover genetic testing but require a prior authorization (may also be called a prior authorization or precertification), which your genetic counselor can also help with. Each insurance company has their own policy on whether or not they will approve genetic testing and, if so, how much they will cover. These policies are constantly changing, particularly now as genetic testing becomes much more common and new tests and technologies are available. The best way to determine if you have coverage is to reach out to a genetic counselor or other knowledgeable provider to help you through this process.

If you do not have insurance coverage, there are options available that may help you cover the cost of genetic testing. As genetic testing technologies improve and testing becomes more integral to medical care, the costs of genetic testing have steadily declined. However, costs range widely (from \$100 to thousands of dollars) depending on the laboratory and type of testing that is ordered. Many testing labs offer patient assistance programs that can help to cover the cost of genetic testing. Your genetic counselor may also know of other resources to cover or mitigate the cost (it never hurts to ask!).

Click [here](#) to learn more about scheduling a genetic counseling appointment for questions about hereditary cancer predisposition.