



# Clover Genetics

## Pricing and Payment Options



Clover Genetics is dedicated to providing accessible services to all individuals regardless of their financial status. In addition to our standard Out-Of-Pocket (OOP) payment structure, and payment plan options, we also offer discounted services for those who meet our Sliding-Scale Appointment Program criteria.

### **How To Pay:**

When you schedule your service with Clover Genetics, we will ask you how you plan to pay. Before your visit, it is important for you to understand your options. If you are not using one of our Specialty Program Codes, Clover Genetics will request to put a credit or debit card on file in our secure billing system to reserve your appointment.

### **Payments We Accept:**

- Credit or Debit card
- HSA or FSA card
- Specialty Program codes

### **Paying Out-of-Pocket At the Time of Your Appointment:**

#### **Options:**

- Apply for a need-based Sliding-Scale Discount
- Pay after appointment and request possible reimbursement from Out-of-Network insurance
- Pay with HSA/FSA
- Set up a Monthly Payment Plan

**We are currently seeking funding for our Donated Appointment program.  
Please contact us at [Info@CloverGenetics.com](mailto:Info@CloverGenetics.com) if interested.**



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### Standard Out-of-Pocket Fees:

All appointments are scheduled for 1 hour and billed at \$150 per 30 minutes, utilizing CPT code 96040, totaling \$300 for a 45-60 minute visit. Appointments may be shorter than the allotted time, but charges will not be prorated; invoice is based on the amount of 30 minute increments used. Additional time will be billed the same rate of \$150 per 30 minutes. Please reference our pricing on our website for more information. We offer payment plans and sliding scale discounts that offer a reduced rate for eligible patients.

Appointment Type	Overview
<b>Clinical Genetic Counseling</b> <i>Excludes WGS/WES/PGx</i>	Any initial clinical genetic counseling appointment to evaluate an individual's risk for genetic conditions, discuss an already diagnosed condition, to review test results, or to determine if genetic testing is the right option.
<b>Direct-To-Consumer (DTC) Report Review</b> <i>ex: 23&amp;Me, AncestryDNA, etc.</i> <i>*Please note we DO NOT review or analyze "raw data" files.*</i>	We will discuss the differences between DTC and clinical genetic testing and the limitations of each. We may discuss the likelihood of identifying a genetic condition, risks, benefits, and implications of testing. We will discuss the process of coordinating and obtaining clinical genetic testing as applicable.
<b>Whole Genome Sequencing (WGS) / Whole Exome Sequencing (WES) Report Review</b> <i>Clinical reports only; must have been ordered by a physician or genetic counselor</i>	This visit is for those who have clinical WGS/WES results and want our team to review and interpret them. This visit focuses on positive test results and interpretations. If many variants are requested to be reviewed beyond the duration of the appointment, a follow-up appointment may need scheduled.  If PGx results are included, we may discuss their interpretations. <u>The provider will not recommend specific medication.</u>
<b>Pharmacogenomics (PGx) Counseling</b>	This visit is for both those who have already had pharmacogenomic (PGx) testing or are considering it. We may discuss how results may aid in personalizing recommendations for medications. <u>The provider will not recommend specific medication.</u>

For further detail, please request assistance from Clover Genetics staff:

[Info@CloverGenetics.com](mailto:Info@CloverGenetics.com) | (412) 440-8645

[CloverGenetics.com](http://CloverGenetics.com)



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### Processing Requests for Insurance Reimbursement

#### **Out-of-Network:**

For many reasons, Clover Genetics does not take any medical insurances at this time. Those with insurance plans are considered Out-of-Network and must pay the OOP rate at the time of service, set up a payment plan, or apply for financial assistance. We can provide an itemized receipt for patients to independently request potential reimbursement from the Out-of-Network insurances, but we cannot guarantee reimbursement.

*Patients planning to request reimbursement from Out-of-Network insurances may still use payment plans or apply for discounted programs.*

**Confused about insurance?**

**Visit:**

**[CloverGenetics.com/understanding-insurance](https://CloverGenetics.com/understanding-insurance)**

**To set up a payment plan to pay the remaining balance, please contact:  
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### Payment Plan Options:

To assist all patients in managing their bills, Clover Genetics offers a payment plan option for any patient who prefers not to pay their full balance upon receiving their bill. We are willing to work with patients to set up a mutually satisfactory plan. Patients may utilize payment plans for Out-of-Pocket balances or for remaining balances after insurance utilization.

### We offer three standard options for our payment plans:

#### Payment Plan Option 1:

- Pay 50% of your total bill upfront; receive \$10 off remaining balance
- Auto-pay \$25 per month until balance is paid

#### Payment Plan Option 2:

- Pay \$50 of your total bill upfront
- Auto-pay \$25 per month until balance is paid

#### Payment Plan Option 3:

- Pay 25% of your total bill upfront
- Auto-pay \$25 per month until balance is paid

**Please request more information or assistance surrounding billing from Clover Genetics staff for further detail. To set up a payment plan to pay the remaining balance, please contact:**

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### The Sliding-Scale Program

Clover Genetics offers a Sliding-Scale discount for patients in need of care who require financial assistance to fund their appointment. Please reference our Sliding-Scale qualification table to determine your default eligibility.

**\*To learn about the Federal Poverty Level (FPL) visit:**

[www.healthcare.gov/glossary/federal-poverty-level-fpl/](http://www.healthcare.gov/glossary/federal-poverty-level-fpl/)

*\*Note that your FPL bracket is determined based on your Gross Family Income and Family Size; remember to consult the link above if you're struggling to identify your bracket.\**

FPL Income Bracket*	Fee Reduced By:	Adjusted Fee Per 30 Minutes:
0 - 150% FPL	60%	\$60.00
151 - 200% FPL	50%	\$75.00
201 - 300% FPL	35%	\$97.50
301 - 400% FPL	15%	\$127.50

401%+ FPL do not qualify for a sliding-scale adjustment. However, please note that those in need of assistance who do not meet eligibility requirements may have options for other financial assistance and should contact

**[Info@CloverGenetics.com](mailto:Info@CloverGenetics.com)** for support.

*Applicable DNA Ally fees may be waived for those under 200% FPL.*

### To apply for our Sliding-Scale Discount Program:

If viewing this document electronically, please click [here](#)

Otherwise, visit [www.CloverGenetics.com/pricing](http://www.CloverGenetics.com/pricing) to be linked to the application.

**For further detail, please request assistance from Clover Genetics staff:**

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