

Effective February 1, 2016

After the Corus<sup>®</sup> CAD test has been ordered and CardioDx<sup>®</sup> receives the patient's blood sample for processing, patient billing will be handled as follows:

## Patients With Insurance

- CardioDx will bill the patient's insurance company for the test.
- After a claim has been submitted, the patient may receive an Explanation of Benefits (EOB) from the insurance company. The Explanation of Benefits may also be called a Summary of Payment or Provider Claim Summary. *Note that the Explanation of Benefits is NOT a bill, and the balance due on an EOB may not reflect the amount the patient actually owes for the test.*

### Covered Benefit

- After insurance pays the claim, the patient may have some financial responsibility in the form of a co-pay, co-insurance or deductible amount, determined by the patient's insurance company. CardioDx will bill the patient for the co-pay, co-insurance or deductible amount.

### Non-Covered Benefit

- If Corus CAD is not yet approved as a covered benefit for the patient's insurance, CardioDx will send the patient a statement in the amount of \$195, unless state law requires that the patient pay a different amount.

## Patients Without Insurance (Self-Pay)

If the Corus CAD Test Requisition Form (TRF) indicates that the patient is responsible for payment, CardioDx will send the patient a statement for the full cost of the test.

## Billing Statements and Payment

If the patient has financial responsibility for the Corus CAD test, the patient will be contacted twice (via billing statements and/or phone calls) during a 60 to 90 day period. During this period, the patient will be expected to pay the bill in full, establish a payment plan, or contact CardioDx regarding eligibility for financial assistance.

If CardioDx still has not received payment from the patient 30 days after sending the second statement, the patient may be contacted to discuss available payment options.

## For All Billing Questions

CardioDx has a team of specialists to help clinicians and patients with billing and insurance questions for the Corus CAD test. To speak with a Patient Advocate, please call 866-491-4996, and select option 1, between the hours of 7:00 AM PST and 4:00 PM PST.

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## Financial Assistance

At CardioDx<sup>®</sup>, we are committed to providing all appropriate patients with access to the Corus<sup>®</sup> CAD test, regardless of their insurance coverage or ability to pay for the test. The Corus Access and Reimbursement (CARE) Patient Assistance Program was developed to assist uninsured patients and patients whose insurance do not yet cover Corus CAD with their out of pocket costs.

## Frequently Asked Questions

### What are the requirements to qualify for the CARE Patient Assistance Program?

- Eligibility for the CARE Patient Assistance Program is based on annual household income. CardioDx will verify income information through a third party agency. This verification will have no impact on patient credit scores.
- Per government regulations, patients who participate in government programs such as Medicare and Medicaid are not eligible for the CARE Patient Assistance Program.
- Patient's whose insurance company covers Corus CAD and does not allow CardioDx to waive patient financial responsibility (such as Aetna) are not eligible for the CARE Patient Assistance Program.
- Patients who have insurance, but choose to pay for the test out-of-pocket are not eligible for the CARE Patient Assistance Program.

### How should patients apply for the CARE Patient Assistance Program?

Patients must complete an application to apply for the program. If you do not have copies of the application, they can be found at <http://www.cardiodx.com/CARE-application>.

### Who should patients contact for questions regarding the Patient Financial Assistance Program?

Patients and/or clinicians who have questions regarding the CARE Patient Assistance Program should call and speak with a Corus CAD Patient Advocate at 866-941-4996, option 1. The hours of operation are 7:00 AM PST to 4:00 PM PST.

#### CardioDx

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