

Hereditary Breast/Ovarian Cancer Genetic Testing Frequently Asked Questions about Cost, Insurance, and Discrimination

How much does genetic testing cost?

- The cost for a genetic test can change, based on the type of test that you have and which laboratory performs the test.
- For patients with a personal or family history of breast or ovarian cancer:
 - **If no gene change has been found in your family** (meaning you are the first person in the family to get tested), the test can cost anywhere from \$800 - \$3,000.
 - Once a gene change has been identified in the family, testing is much less expensive--usually \$300 - \$500, depending on which test is ordered and which laboratory performs the test.

Will my health insurance pay for genetic testing?

- Many insurance companies have criteria (or requirements) that must be met before the insurance company will pay for cancer genetic testing. These criteria are based on each patient's personal and family history of cancer.
- Some insurance policies will have exclusions for genetic testing.
- In order to find out whether your insurance company will pay for cancer genetic testing, you should **contact the customer service department at your insurance company**. You should also **ask about your deductible**. Some patients may have to pay more money "out of pocket" for cancer genetic testing if they have not met their deductible.
- Some insurance companies will require a **letter of medical necessity** from your doctor or health care provider to explain why the test is being ordered.

Will I be discriminated against if I am found to carry a genetic mutation?

- In the past, some patients were concerned that they would lose health insurance or employment if they had genetic testing. **Current state and federal laws make it illegal for health insurers and employers to discriminate against a person based on their genetic status.**
- The **Genetic Information Non-discrimination Act (GINA) protects people with individual insurance policies from being denied coverage, charged higher premiums or being dropped.**
 - GINA also prevents employers from discriminating based on a genetic predisposition; this part of the law becomes effective in November 2009.
- Life insurance and people in the military are **not** covered by any current laws. Patients are advised to have a life insurance policy in place before having pre-disposition genetic testing. Patients in the military are encouraged to discuss their options with a genetics professional before having pre-disposition genetic testing.

For more information about genetic testing, health insurance coverage of genetic testing, or genetic discrimination, please contact a genetics services provider in your area. Contact information for Indiana's genetics providers can be found on the Indiana State Department of Health's Genomics website at www.in.gov/isdh/20101.htm.