A guide to understanding commercial limited coverage policies

Navigating commercial health plans’ limited coverage policies (LCPs) can be complex and challenging, and missing or incorrect ordering information can result in test requisition delays, disruptions, or test cancellations. Quest Diagnostics wants to help you prevent these interruptions and provide a more seamless testing experience for your patients.

When submitting lab orders for a test with limited coverage, it’s essential to ensure that the ICD-10 codes provided represent your patient’s signs, symptoms, or conditions. If the indications and limitations of the health plan’s policy are not met, your patient may be responsible for payment.

Important steps to help you avoid disruptions:

1. **Understand coverage.** Check with your patient’s health plan to see if the test you’re ordering has an LCP.
2. **Enter diagnosis codes.** Requisitions must include ICD-10 codes that most accurately represent the signs, symptoms, or conditions that prompted the request.

Following these steps can help you:

- Prevent follow-up calls or emails to your office to obtain missing information.
- Streamline the test ordering process and improve turnaround time.

Avoid disruptions to your practice with help from Quest’s online commercial coverage and coding guides: [QuestDiagnostics.com/CommercialCoverage](http://QuestDiagnostics.com/CommercialCoverage).
Navigate coverage complexities—with help from Quest

Our online coverage and coding guides can help you better understand commercial LCPs. Just follow these simple steps:

1. Visit QuestDiagnostics.com/CommercialCoverage
2. Click on your patient’s health plan. The lists of limited coverage tests will appear.
3. Scan the list to see if the test you’re ordering is listed. If it is, click on the link and the commercial coverage and coding guide for that test will open.

In the guide, you will find the following information:

A. Test name and associated CPT codes
B. Coverage policy overview with a link to the full coverage policy
C. List of ICD-10 codes most commonly used by ordering physicians, with corresponding diagnostic descriptions

4. For the most positive experience for your patient, please provide us with complete patient and insurance information.
5. If you are ordering this test for diagnostic reasons that are not covered under the patient’s policy, the patient may be responsible for payment.

Visit QuestDiagnostics.com/CommercialCoverage to view current limited coverage tests, reference guides, and policy information, or contact a Quest Diagnostics billing representative at 1.866.MYQUEST (1.866.697.8378).