

# IN-NETWORK VS OUT-OF-NETWORK LAB FACILITIES

Not all LabCorp or Quest facilities are created equally. Meaning, they are not all in-network. Employees when being sent physically to a lab to have blood work or testing done by request of their physician, will need to verify that the lab they are being sent to is in-network. If not, they should contact a location that is in-network and request that their provider send the lab request there.



## IN-NETWORK

If lab work is done at an in-network facility or doctor's office, and then the lab work is sent to an out-of-network lab for processing and testing, then the out-of-network facility or provider, would be paid at the in-network benefit level subject to the maximum allowable benefit.

VS



## OUT-OF-NETWORK

If lab work is done at an out-of-network facility or doctor's office, the amount exceeding the maximum allowable will not be charged towards your deductible, and will be balance billed (remaining balance due billed to the patient). This will be reflected on your EOB (Explanation of Benefits).

98%

of all providers are included on Elevanta Health's program through the BCBS network.

## HOW TO FIND IN-NETWORK PROVIDERS

1. Visit [www.elevantahealth.com/employees](http://www.elevantahealth.com/employees)
2. Select 'Locate a Doctor'
3. Enter prefix NFI

When you use Locate a Doctor on our website, only in-network providers are listed.

It's also a good idea to call the doctor or hospital before you go to ask if they take BCBS. *The website is not updated daily.*

**Example:** Laboratory work for a sample that is drawn during a visit to an in-network physician or hospital, and the sample is subsequently sent to an out-of-network lab or pathologist, then the laboratory fees and pathologist fees will be paid at the in-network benefit level subject to the maximum allowable benefit.



7 in 10 people with out-of-network bills didn't know their doctor was out-of-network, until they were billed.