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Insurance Coverage Limitations and Prior Authorization Requirements

Coverage Limitations

Medicare – See Medicare LCD Policies and Articles

Advantage/Medicare replacement plans – Medicare LCD's apply

Medicaid Plans – Medicare LCD's apply

CHAMP/Veterans/Tricare Active-Medicare LCD's apply

Most Blue Cross Blue Shield insurers – Medicare LCD's apply

Aetna – Limited Coverage on all molecular testing, Aetna Tumor Markers policy

Prior Authorizations Required

Medicaid including Medicaid HMO plans -Varies by State, required for most testing

United Healthcare (some plans) – Molecular and NGS

Blue Cross Blue Shield HMO plans – All testing

Most Blue Cross Blue Shield Individual/Group plans – Molecular and NGS

Avera Health Plan (SD) – Molecular, except BCR-ABL, JAK2 and JAK Exon

Dakota Care (SD) – Molecular and NGS