

MRD Testing Insurance Checklist

This checklist is designed to help you navigate insurance coverage for Minimal Residual Disease (MRD) testing. Use it to ask the right questions and gather the information you need before proceeding with MRD testing.



Verify Coverage with Your Insurance Provider

- Is MRD testing covered under my current health insurance plan?
- Does my plan cover both bone marrow-based and blood-based MRD tests?
- Are specific MRD tests (e.g., clonoSEQ, flow cytometry) covered?
- Is pre-authorization required for MRD testing?
- What documentation is needed to get approval for MRD testing?



Understand Potential Costs

- What is my co-pay or co-insurance for MRD testing?
- Will I need to pay out-of-pocket for any part of the test?
- Are there any deductibles I must meet before coverage begins?
- Will the testing lab be in-network or out-of-network?



Confirm Provider and Lab Participation

- Is my oncologist or hematologist authorized to order MRD testing?
- Is the testing facility or lab in-network with my insurance provider?
- Do I need to use a specific lab for coverage to apply?



Explore Financial Assistance Options

- Are there financial assistance programs available for MRD testing?
- Can the testing company provide financial support or payment plans?
- Are there nonprofit organizations that can help cover testing costs?



Keep Records and Follow Up

- Keep a record of all conversations with your insurance provider.
- Request written confirmation of coverage.
- Follow up if approval or billing issues arise.
- Save all test results and related medical records.

Tip: Bring this checklist to your next doctor's appointment or insurance call to help guide the conversation.