

# Oxford BioDynamics Billing Process: A Step-by-Step Guide

## 1 SUBMIT A CLAIM

>> Our billing team submits a claim to your insurance provider.

## 2 EXPLANATION OF BENEFITS (EOB)

>> You will receive an Explanation of Benefits (EOB) from your insurer. *This is not a bill.*

## 3 PAYMENT COVERED BY YOUR INSURANCE

>> In many cases, insurance will pay for the complete cost of your test.

## 4 APPEAL PROCESS

>> In the event your insurance company does not pay, we may appeal on your behalf.

## 5 FINAL COVERAGE DETERMINATION

>> After appeal, if your insurer assigns full or partial payment responsibility to you, you may receive a bill from OBD.

>> You may contact your insurance company for questions about your plan, or OBD Customer Service for questions about payment options.

## Oxford BioDynamics, Inc. Billing Policy

Oxford BioDynamics is committed to ensuring accessibility to our EpiSwitch® tests and providing awareness of the billing process. Our goal is to reduce stress for patients and providers while managing everything from insurance claim submission to resolution.

### BILLING PROCESS HIGHLIGHTS

- **Insurance Claims Submission** Our billing team submits claims directly to the patient's insurance provider, ensuring all required details are included for accurate processing.
- **Explanation of Benefits (EOB)** Patients receive an EOB from their insurer explaining the claim's outcome. *Note: This is not a bill but an explanation of the insurance payment and any patient responsibility, including coinsurance or deductible amounts.*
- **Insurance Decision** Insurance may cover the full or partial cost of the test.
  - **If Approved:** Patients are responsible for any applicable coinsurance or deductibles, as determined by their insurance plan.
  - **If Denied:** Our billing team works on appeals, submitting additional documentation and resolving issues directly with the insurer to minimize patient burden.
- **No Balance Billing** If insurance provides partial reimbursement, patients are not responsible for any remaining balance beyond any insurance assigned coinsurance or deductible.
- **Outcome Possibilities**
  - **If Approved After Appeal:** Patients are responsible for any applicable coinsurance or deductibles, as determined by their insurance plan.
  - **If Denied After Appeal,** and the insurer assigns payment responsibility to the patient, patients may receive a bill.
  - **If Denied After Appeal,** and the insurer has not assigned payment responsibility to the patient, OBD will not bill the patient.
- **Self-Pay Option** For patients without insurance or those choosing not to use it, a self-pay option of \$950 is available.

### WHY CHOOSE EPISWITCH PSE?

*At Oxford BioDynamics, we ensure financial concerns don't prevent access to critical diagnostic solutions. By providing transparency to the billing process, we offer patients peace of mind and confidence in the affordability and accessibility of the EpiSwitch PSE test.*