

PTE SCRIPTS -INBOUND

<p><b>Greeting/Opening</b></p>	<p>Thank you for calling Natera. This is _____. How can I help you today?</p> <p style="text-align: right;"><b>Calling for estimate</b></p> <p>Ok, I can definitely help you with this.</p> <p>May I have your name and a good callback number?</p> <p style="text-align: right;"><b>Ask probing questions</b></p> <p>Will you be the one taking the test?          Have you already taken it?          Do you know the name of the test you want to take?          Do you have health insurance you plan to use for this test?</p>
<p><b>HIPAA Verification</b></p>	<p style="text-align: right;"><b>Already had the test done</b></p> <p>For HIPAA verification purposes, may I have your complete name, date of birth, and phone number?</p>
<p><b>Primary and Secondary ins</b></p>	<p>For patients who have both a primary and secondary insurance, we estimate you will have little to no out of pocket cost. Typically the secondary insurance will pick up the cost of what was left over by your primary insurance.</p>
<p><b>INN</b></p>	<p>We are in-network with your insurance company, and on average, our IN-NETWORK patients pay around \$100 to \$200 after meeting your deductible. Once we receive your sample in the lab, we will run an estimate of your out-of-pocket costs based on your insurance information.</p> <p>If we estimate it to be over \$249 or \$349, we will send you an email or text message where you will be able to choose whether to bill using your insurance or pay the discounted prompt pay cash price of \$249-349 (depending on the test).</p>
<p><b>Patient requests an exact estimate (INN)</b></p>	<p>I'm happy to provide you with a more accurate estimate. However, keep in mind that this estimate may not reflect your actual bill amount because it is based on the insurance information available today.</p> <p>So that I can look up your insurance information, what is your first and last name? What is your date of birth? What is your member ID number for your _____ insurance? Are you the policyholder? Not the policyholder What is the name and date of birth of the policyholder?</p> <p>Thank you. Can I place you on hold for a few minutes while I run your estimate?</p> <p>Thank you for your patience!</p> <p>Based on the information provided, we estimate your out-of-pocket to be [AMOUNT]. Please, keep in mind some patients may pay more and some less. This estimate is based on your remaining deductible and coinsurance.</p>
<p><b>Unable to locate benefits in the portal</b></p>	<p>Our third-party system isn't providing your coinsurance percentage and deductible information. This happens sometimes, but I do require that information to run the estimate.</p> <p>Do you know your remaining deductible and coinsurance information?</p> <p style="text-align: right;"><b>Provides deductible and coinsurance info</b></p> <p>Thank you. Give me a few moments to enter this information.  <i>Cannot provide information,</i>          I recommend contacting your insurance, or you can check your online account to get those numbers. Then, give us a call at 844-384-2996 (press 2 for PTE), so we can discuss your options.</p>

<p><b>Patient seems hesitant or surprised at high estimate</b></p>	<p>I understand it seems high. If you decide to bill insurance, we offer payment plans, or you can apply for the Compassionate Care program on our website.</p> <p>You can take advantage of our cash pay rate of \$249/\$349 if you decide that's a better option. Just ensure the Self-Pay option is selected on your test order form from your doctors office.</p> <p>You may also visit <a href="http://www.natera.com">www.natera.com</a> to review pricing and billing information under the Women's Health category.</p>
<p><b>OON</b></p>	<p>I found that your insurance is out of network with Natera, so we are not able to provide you with an exact estimate. On average most of our out-of-network patients end up owing \$100-200 after their deductible has been met. This price is just an estimate and is not guaranteed to match your actual bill. You can always contact us if you have any additional questions.</p>
<p><b>Closing</b></p>	<p>Is there anything else I may assist you with? <span style="float: right; background-color: #90EE90;">Nothing else</span></p> <p>Thank you for choosing Natera, have a great day! <span style="float: right; background-color: #90EE90;">If yes, continue assisting.</span></p>
<p><b>Specific Scripts</b></p>	
<p><b>Medicaid</b></p>	<p><i>Applies for Panorama, Horizon, Anora, and Vistara.</i></p> <p>Patients with Medicaid insurance on the date of service will not have any out of pocket costs because Natera considers the payment from Medicaid as payment in full. <i>Wants estimate</i></p> <p>As a patient covered by Medicaid, you will not have any out of pocket costs.</p>
<p><b>Tricare</b></p>	<p><i>Applies for Panorama, Horizon, Anora, Vistara.</i></p> <p>Great! If you have Tricare, your maximum out of pocket cost will be \$150.</p>
<p><b>Empower INN</b></p>	<p>Your health plan may or may not cover the cost of your Empower test based on your personal and family health history.</p> <p>If your health plan covers the test, you're not expected to pay anything out of pocket.</p> <p>In the case your health plan does not cover the test, Natera offers a discounted price of \$249 for the test to ensure testing is affordable.</p>
<p><b>Empower OON</b></p>	<p>Your insurance is out of network with our laboratory so we can't provide you with a specific estimate. However, on average most of our out-of-network patients end up owing \$100-200 after their deductible has been satisfied.</p> <p>However, to ensure testing is affordable, you are eligible for our discounted cash rate of \$249, if, for any reason, the actual bill you receive from Natera is significantly different from this estimate, please contact us.</p>

<p><b>Anora</b></p>	<p>Allow me to inform you that due to the nature of the test, we are unable to provide a specific estimate. However, most of our patients end up paying less than \$349 after their deductible has been met.</p> <p>If the deductible has not been met, the patient will be given the opportunity to pay the prompt pay cash price of \$349 rather than using their insurance, which means that if they choose to pay our prompt pay cash price, this amount will not count towards their deductible.</p>
<p><b>Twins</b></p>	<p>Based on our experience, we know this service is NOT covered by insurance companies.</p> <p>Insurance companies currently deny NIPT for twins as a non-covered service because they will consider this test still experimental.</p> <p>However, to ensure testing is affordable, you are eligible for our discounted prompt-pay cash price of US\$249.00 for Panorama 22q.11.2 NIPT Standard Panel -OR- US\$349.00 for Panorama Extended Panel with Microdeletions.</p>
<p><b>What is NIPT?</b></p>	<p>The Panorama test is a non-invasive blood test which studies the fetal DNA in the mother's blood and can be done from 9 to 39 weeks of pregnancy. The fetal DNA tested comes from the placenta; this DNA is identical to the DNA found in the actual cells of the fetus in about 98% of all pregnancies.</p>
<p><b>Panorama Standard vs. Extended</b></p>	<p>Panorama is a blood-based genetic, prenatal screening test of the pregnant mom that screens for common chromosomal conditions that affect a baby's health. Panorama can be performed as early as nine weeks gestation. Most results will be returned to your doctor within 5-7 calendar days.</p> <p>Standard Panorama tests for trisomies 13,18, and 21, and for sex chromosome abnormalities; Monosomy X, Klinefelter, Triple X, and Jacob's syndromes.</p> <p>Your doctor may also recommend Extended screening for additional chromosomal conditions called microdeletions, including; 22q11.2 deletion, Prader-Willi, Angelman, 1p36 deletion, and Cri-du-chat syndrome.</p> <p>The baby's gender information can also be screened for with Panorama Standard or Extended.</p>
<p><b>HCS Panel Differences</b></p>	<p><a href="https://www.natera.com/womens-health/horizon-advanced-carrier-screening/#pgmenu-tabs">https://www.natera.com/womens-health/horizon-advanced-carrier-screening/#pgmenu-tabs</a></p> <p>Your doctor or a genetic counselor can help you decide which Horizon carrier screening panel is right for you.</p>
<p><b>Why higher costs with insurance?</b></p>	<p>The insurance cost estimate includes the remaining deductible and/or coinsurance amounts, which can be higher than the cash price. The benefit of using your insurance is the cost will contribute to your deductible for the year.</p> <p>If you decide to do the cash price (self-pay), then the cost will be lower, but it will bypass your insurance and not contribute to your deductible.</p>
<p><b>When will I be billed? _____</b></p> <p><b>Do I need to pay now?</b></p>	<p>Once we receive your sample in the lab, we will run an estimate of your out of pocket costs based on your insurance information at that time.</p> <p>If we estimate it to be over our cash price, we will send you an email or text message with your billing options so you can decide which one you prefer.</p> <p>You can pay the cash price at that time or choose to bill insurance, and then you may receive a statement afterward.</p>

## Outbound Call Script - Cannot Determine

<p><b>Greeting &amp; HIPAA</b></p>	<p>Hi, this is _____ from Natera on a recorded line. Am I speaking with _____ ?  <span style="background-color: #90EE90;">Is the patient</span></p> <p>This is a courtesy call to go over billing options for your recent genetic testing. Before we continue, can you confirm your date of birth and last name for me? Thank you.  <span style="background-color: #90EE90;">Not the patient</span></p> <p>Due to HIPAA privacy laws, I can only speak with _____. Is she available?  <span style="background-color: #90EE90;">Patient Not Available.</span></p> <p>Unfortunately, I can only speak _____. Can you kindly ask her to call us back at the number on your caller ID, which is 844-384-2996, option 2, to reach the pre-test team? Thank you and have a great day!</p>
<p><b>Caller is skeptical</b></p>	<p>I am part of Natera. We are a lab that provides clinical services to various physicians. Is this _____?  <span style="background-color: #90EE90;">Patients says they do not remember</span></p> <p>You may not remember, because we work behind the scenes with your doctor's office. I do need to confirm the patient's demographics before I can share specific details.  <span style="background-color: #90EE90;">Patient still won't confirm information</span></p> <p>Would you prefer to confirm your address and your doctor's name instead?*</p>
<p><b>Verification complete</b></p>	<p>I am a representative of the lab that is running your [Panorama, Horizon, other] test, requested by your healthcare provider [Provider's Name] from [Clinic Name].</p> <p>We received your sample on [Date], and it's currently processing in our laboratory! The reason for my call today is because we attempted to run a cost estimate for your [Test Name] to see if it would be more beneficial for you to use your insurance or to pay our discounted cash price. Unfortunately, our third-party system showed that the member ID was invalid.</p> <p>We show you have [insurance name]. Is that correct?  <span style="background-color: #90EE90;">Correct Insurance Company</span></p> <p>Thank you. Can you please provide your insurance member ID?  <span style="background-color: #90EE90;">Provides Insurance Member ID</span></p> <p>Thank you. Give me a few moments to locate your insurance and try to run an estimate for you.</p>
<p><b>Estimate successful - INN</b></p>	<p>Thank you for your patience! Using your insurance, your estimated out-of-pocket cost will be [ESTIMATE]. This amount would go to your _____  1. deductible, which is the annual amount you must pay before your insurance starts paying. We also offer payment plans if you can't afford to pay it all at once.  2. Copayment</p> <p>The other option, if you cannot afford to meet your deductible, is the self-pay option of [\$249/\$349], with the difference that this amount will be paid directly to the lab and will not go to your deductible.</p> <p>You have 30 calendar days to let us know your choice. Otherwise, we'll proceed with billing insurance as originally instructed. Do you know which option you prefer?  <span style="background-color: #90EE90;">Wants to self-pay today</span></p> <p>Great. I can give you instructions to pay online, the website is pay.natera.com/ptp. You will be asked to enter your information, then select the self-pay cash price, and then you can make your payment.  <span style="background-color: #90EE90;">Patient wants to pay over the phone.</span></p> <p>Refer to the IVR script.</p>
<p><b>OON</b></p>	<p>I found that your insurance is out of network with Natera, so we are not able to provide you with an exact estimate. But I'll let you know that, on average most of our out-of-network patients end up owing \$100-200 after their deductible has been met. This price is just an estimate and is not guaranteed to match your actual bill. But If for any reason, you receive a Natera bill that is significantly different from this estimate, please contact us.</p>

<p><b>Insurance not in portal _____</b></p> <p><b>Patient not found in portal _____</b></p> <p><b>No benefit info shown</b></p>	<p><b>Insurance not in a portal/ No Benefits shown</b></p> <p>Thank you for providing this information! Unfortunately, we were not able to complete your cost estimate because our third-party system did not locate your specific benefit information. Sometimes this happens, and we apologize for the inconvenience.</p> <p>Do you happen to know your remaining deductible and coinsurance percentage? <b>Provides deductible and coinsurance info</b></p> <p>Thank you. Give me a few moments to enter this information. <b>Cannot provide information,</b></p> <p>I recommend contacting your insurance, or you can check your online account to get those numbers. Then, give us a call at 844-384-2996 (press 2) so we can discuss your options.</p> <p>If not, please call your insurance or check your online account to get those numbers. Then, give us a call at 844-384-2996 (press 2) so we can discuss your options. <b>Patient not found in the portal/invalid member ID</b></p> <p>Our third-party system isn't locating you as a patient. You have [insurance name], correct? Your member ID is [x], correct? <b>Unable to locate after confirming information</b></p> <p>This happens sometimes, but I do require that information to run the estimate. Do you know your remaining deductible and coinsurance information?</p>
<p><b>Insurance is inactive</b></p>	<p>Our third-party system shows this insurance to be inactive. Do you have another insurance or a new card? <b>Yes, has other insurance</b></p> <p>Great. What is the name of it? Member ID? Are you the primary insured? Thank you for that information. Give me a few moments while I try to run another estimate. No other insurance Let me confirm what I have on file, you have [insurance name], and your member is [123]? <b>Try estimate again/Insurance still inactive</b></p> <p>I apologize for this inconvenience, but your insurance is still showing as inactive, so I am not able to complete the estimate. The next step is for you to call your insurance provider and confirm your plan is active, and get the plan details, including your member ID, remaining deductible, and coinsurance percentage</p>
<p><b>How can pt. contact insurance?</b></p>	<p>You can call your insurance company or check your online account for that information. The phone number and website should be on the back of your card or available from the subscriber's HR department.</p>
<p><b>Deductible explanation</b></p>	<p>Your deductible is the annual amount you must pay before your insurance will start paying. We also offer payment plans if you can't afford to pay</p>
<p><b>What if my insurance denies?</b></p>	<p>We believe all patients should have access to our tests. If your insurance company denies the claim, on average, we will settle your balance for \$249/\$349 which are our cash rates. Please get in contact with us as soon as you receive your bill.</p>
<p><b>Wants to pay self-pay</b></p>	<p>Excellent. I can provide you the link to go online and pay when you're ready. It's <a href="http://pay.natera.com/ptp">pay.natera.com/ptp</a> You have 30 calendar days to log in and make your payment before your case will default to bill insurance. Wants to pay over the phone? Yes, transfer to IVR and process payment.</p>
<p><b>Patient wants to confirm coverage</b></p>	<p>I'm sorry, we are unable to check coverage for the test as your insurance company will have their own policies for that. However, we can process an estimate for you if your insurance is in network with us.</p>
<p><b>Closing</b></p>	<p>Is there anything else I may assist you with? <b>Nothing else</b></p> <p>Thank you for choosing Natera, have a great day! <b>If yes, continue assisting</b></p>
<p><b>Voicemail</b></p>	<p>Hi this is _____ calling from Natera. Please call us back to verify your insurance information on file, and reference your case # [123]. Our number is 844-384-2996. Press 2 reach the pre-test team. Thank you, have a nice day!</p>

**PTP/PTE Outbound Call Scripts**

<p><b>Greeting &amp; HIPAA</b></p>	<p>Hi, this is ___ calling from Natera on a recorded line. Am I speaking with ___?  <span style="background-color: #90EE90;">Is the patient</span></p> <p>Before we continue, can you confirm your date of birth and last name for me?          Provides correct information          Thank you</p>
<p><b>Caller is skeptical</b></p>	<p>My name is _____, and I am calling on behalf of Natera. We are a lab that provides clinical services to various physicians. Is this _____?  <span style="background-color: #90EE90;">Patients says they do not remember</span></p> <p>You may not remember, because we work directly with your doctor's office. I do need to confirm the patient's demographics before I can share specific details.  <span style="background-color: #90EE90;">Patient still won't confirm information</span></p> <p>Would you prefer to confirm your address and your doctor's name instead</p>
<p><b>Not Patient</b></p>	<p>Due to HIPAA privacy laws, I can only speak with _____. Is she available?  <span style="background-color: #90EE90;">Not the patient</span>  <span style="background-color: #90EE90;">Patient Not Available</span></p> <p>Unfortunately, I can only speak _____. Can you kindly ask her to call us back at the number on your caller ID, which is 844-384-2996? Option 2: reach the PTP team. Thank you and have a great day!</p>
<p align="center"><b>Verification Complete</b></p>	
<p><b>Obtain Email</b></p>	<p>Your healthcare provider, [PROVIDER NAME] from [CLINIC NAME], recently ordered [Panorama non-invasive prenatal test / Horizon Carrier Screening] and we are currently processing this test for you. I see that we do not have an email on file for you. Are you able to provide your email address for Natera to share any billing related information regarding your test?</p>
<p><b>Caller Is Skeptical</b></p>	<p><span style="background-color: #90EE90;">Why do you need my email address?</span></p> <p>This would be to share any test status updates and billing information, such as a cost estimate, amounts owed and payment details as they become available.</p>
<p><b>Voicemail</b></p>	<p>Hi, this is a courtesy call from Natera, the laboratory that is processing your recent lab test. It looks like we need to update your contact information. If you are able to provide an email address for us to put on file, please call us back at 844-384-2996, then option 2. Thank you and have a great day.</p>
<p><b>Closing</b></p>	<p>Is there anything else I can help you with? Thank you for choosing Natera and have a great day.</p>

SELF	SELF - INBOUND SCRIPT
<b>Greeting</b>	Thank you for calling Natera. My name is _____. How can I help you today?
<b>HIPAA</b>	<p>Thank you. Allow me a moment to locate your case. Before we continue, can you confirm your name, date of birth, and phone number for me? <span style="color: green;">Has Case #</span></p> <p>No problem. I can search for it. What is your full name and date of birth? <span style="color: green;">Does not have case #</span></p>
<b>SELF</b>	Your case is being handled by another team, let me provide you with the number and I will also transfer your call. The number is 844-216-9642. Hours of operation 9:00 am to 5:00 PM CST.
<b>Closing</b>	Is there anything else I can help you with? Thank you for choosing Natera and have a great day.

I V R SCRIPT	
<b>Agent transfers call to secure credit card line in IVR</b>	"To complete your payment, I will transfer you to a non-recorded line. After I transfer you, you need to enter your credit card information and make sure you don't hang up because the call will return to me in order to finalize the payment (to complete the payment).
<b>Call Returns to Agent</b>	<p>"I'm here, (PTs name) . Thank you. I have your information now. What is your email address to send you proof of payment?"</p> <p>...</p> <p>I am processing your payment, and give me a moment to get your confirmation number."</p> <p>...</p> <p>"Your confirmation number is..."</p>
<b>Agent calls back to complete payment</b>	<p><i>Usual greeting and HIPAA verification apply.</i></p> <p><i>Agent needs to stop the recording and collect payment information over the phone. Do not send to IVR again since there was an error before.</i></p> <p>"Hello, am I speaking with _____?"</p> <p><span style="color: green;">Yes</span></p> <p>"I think we must have gotten disconnected before. I know we just spoke, but can you confirm your name, DOB, and case number for me?"</p> <p><span style="color: green;">Yes</span></p> <p>"Thank you. Let's continue processing your payment"</p>
<b>Call disconnected VOICEMAIL</b>	"Hello, this is [agent name] calling on behalf of Natera. We were speaking earlier and the call must have disconnected. Please call us back at [PTP or Billing #] in order to complete your request. Thank you."