

## **Expand Your Insurance Business by Offering DNA Cancer Testing**

As a health insurance agent, you provide an invaluable service to your clients by helping them find the right healthcare coverages for their particular situations. And thanks to new genetic testing your role in protecting their lives just got bigger.

**>> TELL ME MORE <<**

### **DNA Cancer Testing**

As of March 2018, Medicare patients with advanced cancer may undergo genetic DNA testing in an effort to match them with precise treatments for their specific cancer diagnosis and not have to worry about the cost of such testing. The Centers for Medicare and Medicaid Services (CMS) finalized a National Coverage Determination to cover these genetic tests that identify specific genetic mutations are making it easier for patients and oncologists to make an informed decision when it comes to mapping a course of treatment. Not only does it allow targeted cancer treatment and will identify which clinical trials a patient is suitable for, increasing the chances of survival.

In a press release announcing the decision, CMS Administrator Seema Verma states, "We want cancer patients to have enhanced access and expanded coverage when it comes to innovative diagnostics that can help them in new and better ways. That is why we are establishing clear pathways to coverage while at the same time supporting laboratories that currently furnish tests to the people we serve."

This is, of course, is a huge deal as nearly 1.7 million Americans will find out they have cancer this year and of those diagnosed, over 600,000 will lose their lives. But not only is it a breakthrough for those that already have cancer, but it will also pave the way for other testing capable of detecting cancer before any symptoms occur.

**>> INVALUABLE SERVICE <<**

### **Benefits of Cancer DNA Testing**

Breakthroughs in cancer DNA testing is not just a huge win for those Medicare beneficiaries that are already battling the disease, but it's opening the door for so many other benefits as well.

No doubt, the most significant advantage is to the patients whose lives will be saved by this DNA revolution. A single genetic DNA test may identify eight different types of cancer mutations and in the process save millions of lives. But it's not just the patients that testing will benefit.

For those Medicare and Medicaid patients, the cost of prevention is much less than the cost of treatment. The early detection and prevention will save the government billions of dollars over our lifetime, which is good news for all of us.

Another plus is the relationship between physicians and patients will also improve as doctors are better equipped to identify severe and life-threatening health risks.

And you, the insurance professional will also benefit from this amazing advancement in patient care. You will be on the front lines, saving lives and educating the public about the wonders of these new tests.

**>> GET ON THE FRONT LINES <<**

## **How You Can Promote DNA Testing in Your Agency**

Wondering how you play a part in the education of these life-saving tests, easy, you can perform the initial analysis. Along with those in the medical profession licensed insurance agents can perform a simple swab test in their office. You can provide this service to your existing client base and add another revenue stream to your bottom line, by receiving a commission for the completed tests or securing another a line of business the client did not already have. For those that already have seniors as a target demographic, you are simply rounding out their product offerings.

Here's who is eligible for the cancer DNA testing covered by CMS.

- Medicare beneficiaries
- Medicaid beneficiaries
- Tricare recipients
- Those beneficiaries that have had cancer or there is a family history of cancer for the last three generations

**>> START PROMOTING <<**

## **How the Process Works**

Helping your clients has never been easier. Once you have signed up as an enroller, you will order the testing kits for around \$10 per kit. As the enroller, you will perform the swab of the beneficiary, obtain the proper paperwork and submit the test to an approved lab once it is complete. All lab partners are in full compliance with CMS so there will be no back billing to the doctor's office to be concerned with.

The test administrator will review all the submissions and enter the data into the teledoc portal. Once an associated physician approves the submitted swab and corresponding information, they will sign off on the test. If more information is needed, the associated physician will contact the client. Once final approval is obtained, the administrator will submit the test to the lab.

Once the results are in, a counselor at the test administrator will call the client to go over the findings. The client may also make an appointment with their personal physician to discuss the test results and plan their treatment.

The lab will file the claim with CMS once the DNA test is complete. After approval, CMS pays the lab. The lab then pays the administrator and commissions are paid down the line to you. All enrollers will have access to a "back office" to track payments and commissions.

**>> GET STARTED TODAY <<**

## **The Swab Test**

The kit you will receive is very similar to what you may see if you perform swab tests for life insurance policies. The kit comes to you with everything you need, plus the

instructions on how to do it. Along with the swab test, you would also need to complete five pieces of paperwork:

- Patient consent form
- Cancer history form
- Cancer requisition form
- Workflow form
- Tracking spreadsheet

**>> GET STARED HERE <<**

### **Why You Should Consider Cancer DNA Testing in Your Office**

As a life or health insurance professional, you are already in the business of protecting your clients' lives. Why not add saving their lives to your credentials? In fact, you can not only help your existing clients but as a licensed insurance agent you can perform these services for your church, other groups that work those that are 65 years or older and even onboard your local physician's office.

It's important to communicate to your clients that the tests are funded by The Centers for Medicare and Medicaid Services so there is absolutely no cost to the Medicare Beneficiaries. You will be providing your community with an invaluable service, helping to eradicate cancer.

Finally, all this genetic testing will generate huge volumes of genomic data on Medicare patients, whose treatments and outcomes will be easily tracked. All of which will help hospitals and companies gather evidence to validate their own tests and help pharma companies fill their targeted treatment trials with genetically matched patients.

With advances like this, we all benefit. Most of us either know someone who has dealt with a cancer diagnosis or dealt with a cancer diagnosis ourselves.

If you are ready to take your client care and your agency to the next level, please contact us for more information. We will be happy to discuss with you further.

**TELL ME MORE**