

Insurance Coverage for Lab Work, Radiology and Other Testing: Helpful Information About Your Financial Responsibility



The Children's Hospital of Philadelphia (CHOP) strives to provide the best care to all patients and families. CHOP is an outpatient hospital provider and is required to follow the guidelines set by your primary insurance plan regarding the cost of services. The following definitions and examples are meant to help you understand some insurance coverage terms, and to guide you if and when you contact your insurance company with questions about your financial responsibility for various services received at CHOP.

What is a capitated service?

Capitation means the insurance company has prepaid a healthcare provider (such as a lab or radiology site) a fixed amount per patient to perform the services. Therefore, if the service you need is capitated to a specific lab or radiology site, it should be performed at that site.

What if you would like a capitated service performed at CHOP?

Before your appointment, it is necessary that you contact your insurance company to find out if it is possible for your healthcare provider to obtain an out-of-capitation authorization for the specific requested service to be completed at CHOP. Without this authorization, you will be responsible for the payment of the services performed at CHOP.

What is a preferred lab?

This is the lab of choice as identified by your insurance plan. This is usually the lowest-cost option to you.

What if you would like the services performed at CHOP instead of the preferred lab?

Before your appointment, it is important that you find out from your insurance company how much more you will have to pay to have the services performed at CHOP.

For maximum insurance benefits, please give your insurance company the following information:
We are an outpatient hospital facility of The Children's Hospital of Philadelphia.

CHOP Tax Identification number: 231352166

CHOP National Provider Identifier number: 1215921457

If out-of-cap authorization is given, please request the name of the person with whom you spoke and a reference number for the conversation.

If you have questions about using a capitated lab, capitated radiology site or preferred lab, contact your insurance company. For more information on billing and insurance and specific questions to ask your insurance company, go to www.chop.edu/healthinsurance.