



## Encompass Care

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## Patient Guide - How to Resolve an Unexpected Quest Lab Bill

I know how stressful it can be to receive a larger-than-expected bill from Quest Diagnostics. Please know this is **common** and often **resolvable**. This guide walks you through what to do next.

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### Why this happens

- Quest's **price estimator and lab staff provide estimates**, not final costs.
- Your **insurance company makes the final coverage decision after the labs are processed**.
- Sometimes insurance denies coverage even when an estimate suggested the labs would be covered.
- This does **not** mean the labs were unnecessary or ordered incorrectly.

**Important:** Many patients ask Quest staff to check pricing **before the blood draw** to avoid unexpected costs. Even when this is done, insurance may still deny coverage afterward.

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### Important: Do not pay the bill right away

You have the right to request a **billing review and adjustment** before paying.

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### Step-by-step: What to do next

#### 1. Contact Quest Billing

- **Phone:** 1-866-MYQUEST (1-866-697-8378)
  - Follow the prompts for **Billing** → **Unexpected bill or price estimate issue**
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#### 2. What to say (you can read this verbatim)

"I'm calling because my final bill is much higher than the price estimate I was given. I'm requesting a billing review and adjustment."

You can also add:

- "I relied on the estimate when I agreed to the testing."
- "I asked Quest staff to check pricing before the blood draw."



- “I was not informed that these labs might not be covered or billed at a higher rate.”

These statements are appropriate and commonly used.

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### 3. Ask for these specific things

When speaking with Quest Billing, ask whether they can:

- Place the bill **on hold** while it’s under review
- Apply a **self-pay discount**
- Apply a **courtesy adjustment**
- **Reprocess the claim** if additional information is needed
- **Request supporting documentation from me** if that would help justify the labs that were ordered

You can say: “If you need more information to support why these labs were ordered, my medical provider is happy to provide it.”

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## What usually happens

Many patients experience one or more of the following:

- The bill is **reduced**
- A **self-pay or courtesy discount** is applied
- Charges are adjusted closer to the original estimate
- The claim is reprocessed by insurance

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## What if they say no?

If Quest initially says they cannot adjust the bill:

1. **Ask to escalate**
  - “May I speak with a billing supervisor regarding a price estimate discrepancy?”
2. **Ask for a case or reference number**
  - This ensures the issue is formally documented.
3. **Restate the key points calmly**
  - The final bill was significantly higher than the estimate
  - You relied on that estimate when consenting to testing
  - You were not informed the labs might not be covered
4. **Ask again about alternatives**
  - Self-pay pricing
  - Courtesy adjustment
  - Provider documentation to support the claim
5. **Do not feel pressured to pay immediately**



- You can request the account remain **on hold** while options are reviewed.

If you continue to have difficulty, please contact me — I'm happy to support you.

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## Reassurance

- You are **not doing anything wrong** by disputing the bill
  - You do **not** need to pay before asking for a review
  - These situations are common, and adjustments are frequently made
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## Need help?

If Quest asks for information from my office or you feel stuck or overwhelmed, please reach out. I'm here to help guide you through next steps.

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*This guide is for patient education and support. Final billing decisions are made by the laboratory and insurance company.*