



To whom it may concern;

1/02/2026

A memo to the customers of Qualitox Laboratories, LLC dba Three Rivers Diagnostics,

Due to the No Surprises Act, passed on December 27th, 2020, we are alerting all of our ordering providers with whom we are out-of-network with about our intent to comply with regulations under the No Surprises Act.

As a result, your patients will need to be given a notice stating their rights and responsibilities under the Act, effective January 1st, 2022. Including their right to receive a Good Faith Estimate. Originally, the Good Faith Estimate was slated to start January 1, 2023 but due to healthcare data transfer limitations Health and Human Services is holding off on enforcement of this rule until an industry standard can be applied. At this time, Three Rivers Diagnostics is unable to provide Good Faith Estimates.

Patients can choose to waive their rights and protections under the No Surprises Act if they elect to receive out-of-network testing from our laboratory. Patients may also choose to self-pay if they are uninsured or do not wish to use insurance. Cash pay is billed at the applicable Medicare rate.

For patients that are insured and out-of-network, as a matter of policy, Three Rivers Diagnostics will accept the patient's primary insurance payment amount. We will not balance bill the patient, to ensure compliance with the Act. Balance billing is defined as billing the patient the difference between the insurance's covered amount and the laboratory's price. Balance billing does not include billing the patient for copay, deductible, or coinsurance amounts if applied by their insurance carrier. If the insurance allowed amount and payment is substantially lower compared to the cost of doing business by 20% or more, an invoice may be sent.

Please forward paid-to-patient payments for services rendered and explanation of benefits to Three Rivers Diagnostics. Our billing team will then be able to send an updated statement for the patient's responsibility amount. At that time, we can discuss payment options, prompt pay discounts, and financial hardship matters.

Thank you for using Three Rivers Diagnostics as your institution's reference laboratory.

Sincerely,

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