

## What can Horizon™ tell me?

Horizon™ Advanced Carrier Screen looks at **your DNA** to screen for inherited genetic conditions, such as cystic fibrosis, spinal muscular atrophy, and fragile X syndrome.<sup>16</sup> The test determines **your chance of having a child with these or other conditions**. Results are typically available in two weeks.

Scan to view the conditions screened by Horizon™.



## What can Panorama™ tell me?

Unlike the conditions screened for by Horizon™ carrier screen, Panorama™ Noninvasive Prenatal Test (NIPT) screens for **genetic changes that happen by chance and are not typically inherited**.

During your pregnancy, your blood contains DNA from both you and your baby's placenta. Panorama™ NIPT looks at the **placental DNA** to see if there is evidence of certain chromosomal conditions, such as Down syndrome, that could affect your baby's health.

Results are typically available in one week. You will receive a personalized risk report that indicates if your pregnancy is at high or low risk for the screened conditions.

Scan for detailed test performance information on Panorama™.



Want to learn more? Text the following keywords to **636363**



### COMBO to learn more about the tests

Watch a short informational video about Horizon™ carrier screen and Panorama™ NIPT.



### SESSION for genetic information sessions

Schedule a complimentary phone call with a board-certified genetic counselor before or after your tests.



### COVERAGE for information on coverage & pricing

Natera is an in-network provider with most health plans. Check your coverage, receive a pretest estimate, and learn if you qualify for our Compassionate Care Program.



### DRAW for blood draw services

Once you have your test kit, find a local blood draw site or find other blood draw solutions.

If you have any questions about Horizon™ and Panorama™ tests or how to get tested, call us at **(844) 778-4700**

Texting 636363 will provide you with a single text in response to each keyword from our Patient Ed program. Msg/Data Rates May Apply. You can get additional information by texting HELP to 636363 and unsubscribe by texting STOP to 636363. For terms & conditions, please go to: [natera.com/terms/](https://natera.com/terms/). For Natera's privacy policy, please go to: [natera.com/privacy/](https://natera.com/privacy/)

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Horizon™  
Advanced carrier screening

Panorama™  
Next-generation NIPT

# Discover more about your growing family





What does Panorama™ screen for?

| Condition                                  | PPV*                   |
|--------------------------------------------|------------------------|
| Trisomy 21 (Down syndrome)                 | 95% <sup>17,18</sup>   |
| Trisomy 18 (Edwards syndrome)              | 91% <sup>17,18</sup>   |
| Trisomy 13 (Patau syndrome)                | 68% <sup>17,18</sup>   |
| Monosomy X (Turner syndrome)**             | 78% <sup>18,19</sup>   |
| Sex chromosome trisomies**                 | 83% <sup>20</sup>      |
| 22q11.2 deletion syndrome (optional)**     | 53% <sup>21</sup>      |
| Four additional microdeletions (optional)† | 2–17% <sup>22,23</sup> |
| Triploidy‡                                 | 7.5% <sup>24,25</sup>  |

\*Positive Predictive Value (PPV) is the chance that a high risk result means your baby actually has a genetic condition. PPVs apply to singleton, egg donor, gestational carrier, and identical twin pregnancies. For performance for nonidentical twin pregnancies, go to [natera.com/panorama-tests/test-specs](https://www.natera.com/panorama-tests/test-specs)

\*\*Not available for egg donor, gestational carrier, and nonidentical twin pregnancies.

†For singleton pregnancies only.

‡Panorama™ NIPT can also identify your baby's sex (optional). To learn more about these conditions, go to [natera.com/panorama-conditions](https://www.natera.com/panorama-conditions)

Unmatched support

- Complimentary genetic information sessions before and after testing are available with Natera's board-certified genetic counselors.
- NEVA, Natera's Educational Virtual Assistant, provides easy, 24–7 access to results, education, and guidance on next steps.

What if I get a positive screen or high risk result?

Horizon™ carrier screen and Panorama™ NIPT are **screening tests**, which means that these tests do not make a final diagnosis. A positive screen or a high risk result means that your pregnancy could have a greater chance of having a specific genetic condition. However, you cannot know for sure if your baby has that condition based on screening results alone.

All medical decisions should be made after a discussion with your healthcare provider (HCP) regarding diagnostic testing during the pregnancy, like chorionic villus sampling (CVS) or amniocentesis, or testing the baby after birth.

If you receive a positive Horizon™ carrier screen result, speak with your HCP about whether your partner should also be tested before planning next steps. If you receive a positive Horizon™ carrier screen result or high risk Panorama™ NIPT result, speak with your HCP to determine next steps, such as genetic counseling, detailed ultrasound, and the option of diagnostic testing.

Advanced technology

- Horizon™ and Panorama™ are the most widely used carrier screen and NIPT.<sup>26</sup> Just one blood draw is required for both tests. Horizon™ provides comprehensive carrier screening using the latest technology, including next-generation sequencing. Panorama™ is the only NIPT that can tell the difference between your and your baby's DNA.<sup>2–15</sup> This helps avoid some sources of incorrect results.<sup>27</sup> Panorama™ NIPT also has zero fetal sex errors in published clinical validations.<sup>2–15</sup>

Lola's story

Lola was born with spinal muscular atrophy, a rare hereditary condition that occurs when both parents are carriers of a changed or missing gene.



Scan to learn how carrier screening can make a difference.



Affordable testing

- Natera is an in-network provider with most major health plans. The cost of our tests varies according to the tests selected and your specific insurance coverage. Most patients receiving reproductive care meet their deductible.
- If you haven't met your deductible, what you pay will go towards that amount, after which insurance begins to contribute to your care.
- If your insurance plan denies the claim, you will be eligible for a discounted self pay price.
- Horizon™ and Panorama™ are typically billed as separate tests, and they can be ordered separately.
- Visit [my.natera.com/billing](https://www.natera.com/billing) to learn more.



# What to expect

1

## Create an account and opt-in to texting

We'll send you an email or text when we receive your sample. Be sure to opt-in to receive important updates, such as cost estimates.<sup>3</sup>

Text from 70487: Natera has received your test sample...Reply YES to confirm.

3

## Your insurance will send an EOB, it is NOT a bill

An Explanation of Benefits (EOB) document is NOT a bill. The amount shown in the EOB is not final, and no action is required.

**INSURANCE COMPANY**

**Explanation of Benefits**

**THIS IS NOT A BILL**

**Subscriber Information**  
Subscriber Name: Jane Doe  
Subscriber ID: XYZ11111  
Group Number: 11111

**Summary**  
Claim No.: 111111111  
Patient Name: Jane Doe  
Amount Billed: \$ ---  
Your Plan Paid: \$ ---  
What You Owe: \$ ---

**Claim Detail**

| Date       | Service   | Amount Billed | Allowed Amount | Your Plan Paid | Copay | Coinsurance | Deductible | What You Owe |
|------------|-----------|---------------|----------------|----------------|-------|-------------|------------|--------------|
| 01/01/2024 | Service 1 | \$ -          | \$ -           | \$ -           | \$ -  | \$ -        | \$ -       | \$ -         |
| 01/01/2024 | Service 2 | \$ -          | \$ -           | \$ -           | \$ -  | \$ -        | \$ -       | \$ -         |

2

## Natera may send you a cost estimate

If we estimate your OOP cost to be more than our prompt-pay cash price (\$249-\$449, depending on test),<sup>2</sup> we will attempt to send a message with your estimate<sup>3</sup> along with payment options including financial assistance and our prompt-pay cash price.

Text from (650) 628-6608: Natera has a cost estimate for you...

4

## Natera may send you a bill

If there is any OOP cost remaining, we will send a bill. You can pay in full, choose an interest-free payment plan, or apply for financial assistance.

**natera**

Patient invoice for lab services on 08/01/2023  
ordered by Doctor, OBGYN CLINIC

**Summary**  
**Jane Doe**  
Date number: 11111111  
Invoice date: 01/01/2024  
Due date: 01/31/2024  
Primary insurance: HEALTH INSURANCE

**Lab Service**  
Horizon Carrier Screen

**Details of Charges & Adjustments**  
Charges \$ ---  
These charges reflect Natera's rates with your insurance plan.  
Charges vary by plan.

**Note to Patient**  
This invoice is for genetic testing services performed at the request of your physician. These charges are separate from the physician's fees. A claim was submitted to the insurance carrier on file.  
Per your insurance, the amount due reflects charges applied to your insurance plan copay/deductible/coinsurance. Please submit payment by the date due listed on this invoice.

**Insurance paid:** \$ ---

**Total Due:** \$ ---  
Thank you for your prompt payment.

To Pay or Chat Visit: [payment.natera.com](https://payment.natera.com)  
Automated Payment Service: 877-799-0634  
Billing Inquiries: 844-364-2996  
M-F 7:00am - 7:00pm CST [Natera.com/ContactBilling](https://Natera.com/ContactBilling)





## Definitions

### Deductible

The annual amount you must pay for covered services before your insurance begins to contribute. When insurance is billed, the OOP cost may apply towards your deductible. Some individuals may meet their annual deductible if they're receiving significant medical care that year, such as giving birth.

### Out-Of-Pocket (OOP) Cost

Expenses you're responsible for paying after your insurance finalizes your claim. This may include your deductible. Once you've met your deductible, you may still have an OOP cost due to a copay or coinsurance.

Scan to view our in-network insurance plans, obtain an estimate, or check if you qualify for financial assistance.



If you have more questions about billing, please call **844.384.2996**

1. Based on Panorama™ and Horizon™ cases reported in 2022 and 2023 that were billed to insurance and adjudicated, including in-network commercial and government payors. Data as of July 1, 2025.
2. \$349 if ordering microdeletions or Horizon™ extended panel. Estimates are based on previously processed claims.
3. Natera's patient out-of-pocket cost estimates are based on the information we have available to us at the time of the estimate. Future or pending claims submitted to your insurance may affect this estimate. Natera may attempt to contact patients via email or text. Patients should monitor their emails, texts, and spam folders for communication from Natera.

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## Billing Guide



## Questions about billing? Natera can help.

### Does insurance cover testing?

Natera welcomes all health insurance plans, and is in-network with many plans. If your plan is in-network with Natera, your test will likely be covered by insurance and over 60% of patients have no out-of-pocket (OOP) cost with insurance.<sup>1</sup> Depending on your insurance plan, you may still have an OOP cost when insurance covers testing.

### How much does my test cost with insurance?

If Natera estimates that your OOP cost will be more than \$249 or \$349 per test (depending on test),<sup>2</sup> we will attempt to reach out to provide a cost estimate<sup>3</sup> and explain payment options, including financial assistance and cash pricing.

### What financial assistance is offered?

If you meet financial criteria based on household size and income, you may be eligible for a reduced OOP cost of \$0 to \$149 per test. Text **CARE** to **636363** to see if you qualify.

**Scan the QR code on the back to view in-network insurance plans, check if you qualify for financial assistance, and more.**