

# APOL1-mediated kidney disease: **Connect with a genetic counselor**



**Every person has the APOL1 (apolipoprotein L1) gene.**



However, mutations (changes or variations) of the gene can raise the chance of kidney disease in people of Western and Central African descent (which may include people who identify as African American, Afro-Caribbean or Latina or Latino). Doctors may refer to this as APOL1-mediated kidney disease.

If you are thinking about genetic testing or have learned that you or a family member have the APOL1 gene mutation, a genetic counselor can be a great resource.

## Learn more about genetic testing for the APOL1 variant

Genes (and mutations in genes) are passed down from parents to children. You have two copies of each gene: one from each of your parents. Some individuals have a mutation in one or both copies of the APOL1 genes.

### **Benefits of genetic testing**

Genetic testing looks for mutations (changes or variants) in your DNA. Genetic testing is the only way to see if you have the APOL1 genetic variant in one or both copies of the gene.

#### **Your results will:**

- Help you understand that getting kidney disease was not your fault. You may have been more likely to get kidney disease due to your genes, rather than your behavior.
- Help you and your health care team be informed about disease progression and make a plan to help you manage your health.
- Motivate you and your providers to take action to protect your kidneys.
- Inspire better communication between you and your family about your health.

# Getting the right counseling and education

If you decide to get genetic testing, experts recommend it should be with a genetic counselor. A **genetic counselor** is a health care professional with special training in genetics and counseling. This counselor can help you:

- Decide if a genetic test might be right for you
- Understand your genetic test results and treatment options
- Cope with emotions during the testing process
- Get a referral to other doctors, support and advocacy groups or clinical trials
- Understand if your family is affected and how to best talk with them about their chances of kidney disease

You may meet a genetic counselor in-person in a health care setting or through a telehealth appointment.



## How to find a genetic counselor

**After you get your testing results, it's important to make an appointment with a genetic counselor to review them together.** You can also meet with a genetic counselor **before testing** to help with your decision about getting tested.

**The best way to find a genetic counselor is to ask your doctor for a referral.** Some genetic testing laboratories offer genetic counseling services.

If your doctor cannot give you a referral, you can:



Search for a clinic near you through the American College of Medical Genetics and Genomics:

[clinics.acmg.net](https://clinics.acmg.net)



Find a genetic counselor through the National Society of Genetic Counselors:

[findageneticcounselor.nsgc.org](https://findageneticcounselor.nsgc.org)



Contact your insurance company to find genetic counselors covered under your plan.

# Prepare ahead of time

Gather information your counselor may ask for, including:

- Your medical history
- Information on genetic conditions or other significant health concerns diagnosed in your family
- A copy of a relative's genetic testing results (if available)



## Think about the questions you may want to ask, such as:

- What kind of information can genetic testing give me?
- How can genetic testing help me to know more about a genetic risk?
- What are the pros and cons of getting genetic testing done?
- If my family member has APOL1 gene mutations, what are my chances of also having them?
- If I have APOL1 gene mutations, are my family members at risk?
- Can I pass this gene mutation on to my children?
- What are my next steps if I have APOL1 genetic mutations?

# Frequently asked questions about genetic testing

## Does health insurance cover the cost of genetic testing?

Many health insurance plans cover (pay for) the cost of genetic testing when your doctor recommends it. The cost can range from less than \$100 to more than \$2,000, depending on the type of test.

Before you have genetic testing, call your insurance company to ask about costs, such as:

- **Does my plan cover genetic testing and counseling?**
  - If yes, what services are covered? What services are not covered?
- **Do I need a referral to see a specialist?** A referral is permission from your primary care doctor or insurance plan to visit another doctor.

- **Do I need prior authorization before getting certain health care services?** Prior authorization is permission from your insurance company before you get certain health care services, such as treatments or medical equipment. If you do not get permission before the services, your insurance may not cover the costs. It is also called preauthorization or prior approval.
- **What are the costs for my plan, such as my:**
  - **Deductible?** This is the amount you pay before insurance starts paying the costs.
  - **Copay?** This is the amount you pay each time you get a health care service, such as a doctor's visit or filling a prescription.
  - **Out-of-pocket maximum?** This is the most you will pay for covered services for the year. After you pay this amount, your insurance company will pay all of the costs of covered services.



**A genetic counselor or social worker can also talk with you about costs and insurance.** They may also know of programs that cover the cost of genetic testing if your insurance will not pay for it or you do not have insurance, such as by joining a clinical trial.



You can also get genetic testing directly from a testing company, such as:

[invitae.com](https://www.invitae.com)

[natera.com/renasight](https://www.natera.com/renasight)

[arkanalabs.com/services/apol1/](https://www.arkanalabs.com/services/apol1/)

These companies accept insurance, some may offer no cost APOL1 testing for eligible participants or you can pay for the test yourself. They also offer genetic counseling before and after the test.

## Can the results of my genetic tests be used against me?

**There are laws to protect you against genetic discrimination.** Genetic discrimination is when an employer or insurance company treats you differently because you have a genetic mutation that causes or raises your chance of a disease.

The federal Genetic Information Nondiscrimination Act (GINA) makes it illegal for employers and health insurance carriers to discriminate based on genetic test results:

- Health insurance carriers cannot deny you coverage or charge you more
- Employers cannot use results to make decisions about hiring or promoting you

Federal laws **do not** protect against genetic discrimination from other types of insurance, such as life insurance, disability insurance or long-term care insurance; however, state laws may protect against genetic discrimination from these other types of insurance. In addition, individuals with employers who have fewer than 15 employees are not subject to GINA, nor are individuals employed by the U.S. military.