

Are all tests for COVID-19 covered?

Over the past few weeks, we have been receiving an increasing number of questions about the various types of COVID-19 tests that are currently available and how they will be covered going forward, particularly as organizations formalize return-to-work plans.

We hope the following information will be helpful in deciding what test best fits each of your patients' unique needs and health insurance coverage.

The central issue: Are diagnostic tests for COVID-19 covered without a copay, coinsurance or a deductible? The answer to this question is "**yes,**" ***if*** the test:

- Has been **approved by the federal Food & Drug Administration (FDA)** (or there is a pending request for such approval) *
- Has been **ordered by a provider**
- Is **medically appropriate** for the individual
- Is for **diagnostic purposes**

Tests that do not satisfy these requirements are not required to be covered without member cost-sharing under the federal FFCRA (Families First Coronavirus Response Act) and CARES (Coronavirus Aid, Relief and Economic Security) Act. Testing to screen for general workplace health and safety (such as employee "return to work" programs), **testing for public health surveillance or for other purposes** not primarily intended for individualized diagnosis or treatment of COVID-19 or another health condition **does not qualify**.

Let's look at some common scenarios and answer the question of whether COVID-19 tests would be covered without member cost-sharing.

- Members who **have symptoms** of COVID-19 – **YES**.
- Members with a **high-risk exposure** (as defined by CDC guidance) – **YES**.
- Members **checking to see if they are free** of the virus **after a positive test** – **YES**.
- Members who have **no COVID-19 symptoms or high-risk exposures** but are merely curious about whether they have COVID-19 (or have had it in the past) – **NO**.
- **Symptom-free employees** without high-risk exposures tested so they can return to their workplace – **NO**.

* *Diagnostic COVID-19 tests approved by the FDA include:*

- *Amplified nucleic acid (e.g. RT-PCR) tests (CPT CODE: 87635)*
- *Antigen** tests (CPT CODE: 87426)*

** *While both antigen tests and RT-PCR tests are covered by insurance, antigen tests cannot be used to rule out COVID-19 as a stand-alone. Therefore, RT-PCR is the preferred testing method by the Medical Directors at Arkansas Blue Cross for the safety of our members.*