



COVID-19 TESTING AND HEALTH INSURANCE COVERAGE

Health insurance companies are required to cover the medical evaluation and laboratory testing needed to evaluate a patient with signs and symptoms consistent with COVID-19 disease, without cost to the patient.

So if you are sick and COVID testing is indicated, you should have full coverage from your health insurance, regardless of whether it is a group plan, individual, Medicare or an HMO. Beyond that, the degree of coverage if any, depends on why you are getting tested, whether or not you are an “Essential Worker” and on your health specific insurance carrier.

The most common reasons for requesting COVID-19 testing when not ill are; Concern about Exposures, Travel Requirements, Work or School Requirements and “Peace of Mind”.

Essential Workers usually have some coverage for testing related to possible Exposures, and Work Requirements including work associated travel. This insurance coverage does allow for the application of Co-pays and Deductible expenses for asymptomatic Essential Workers.

Exactly who is an Essential Worker is not that easy to say. The CA State Public Health Department provides the following list: Health and Public Health Sector, Emergency Services Sector, Food and Agriculture Sector, Energy Sector, Water and Wastewater Sector, Transportation and Logistics Sector, Communications and Information Technology Sector, Government Operations and other Community-Based Essential Functions, Critical Manufacturing Sector, Financial Services Sector, Chemical Sector, Defense Industrial Base Sector, Industrial Commercial Residential and Sheltering Facilities and Services.

The State provides further information about whom, within these Sectors, is an Essential Worker, often with the caveat, “If remote working is not practical”. We may ask you if you self-identify as being an Essential Worker, if it becomes pertinent to your health insurance coverage.

Besides Essential Workers, most health insurance companies are NOT providing coverage for asymptomatic patients with concerns about an Exposure or for Travel, Work or School. Coverage for “Peace of Mind” is rare.

We are happy to offer you COVID-19 testing but we cannot assure you that you will have insurance coverage for the evaluation or the laboratory test. We are willing to bill your health insurance company for our evaluation services, if you would like us to. However, you will ultimately be responsible for the associated charges if your insurance company declares it an uncovered service. The laboratory will bill you or your insurance company separately.

I have read and understand this information. I understand that I am responsible for payment of charges regardless of insurance status, including co-payments, deductibles, amounts above allowable, non-covered or denied services.

Signature

Date

Name

DOB