

1. Who is eligible for COVID testing?

All BCBSM and BCN members are eligible to receive testing for COVID-19 with no cost share. Blue Cross recommends that members contact and work closely with their health care providers. Their providers are best positioned to connect their individual testing needs with current testing recommendations and can help direct members to high-quality in-network testing laboratories.

2. What type of COVID-19 testing is available?

There are two kinds of testing.

- A **diagnostic** test is used to determine if a person has COVID-19.
- An **antibody** test determines whether the person has had COVID-19 and therefore may have some level of immunity.

3. Who can order a test?

An attending health care provider may order a test. Blue Cross recommends that members contact and work closely with their health care providers. Their providers are best positioned to connect their individual testing needs with current testing recommendations and can help direct members to high-quality in-network testing laboratories.

4. Where can I go to get tested?

We recommend that members needing testing contact their health care provider and be directed to a testing site. This will ensure that the lab participates with BCN/BCBSM.

To research testing locations, members may go to the [national COVID-19 Test Site Finder](#) to find a nearby testing site.

5. Will Blue Cross cover the cost of COVID-19 tests? What are the requirements?

Blue Cross will cover the cost of FDA-approved COVID-19 diagnostic and antibody tests that are ordered by an attending healthcare provider who determines testing is medically appropriate.

6. Does Blue Cross cover the cost of at-home COVID-19 diagnostic tests?

At-home tests that have been ordered by an attending healthcare provider and that are approved by the FDA are covered. However, home tests are not widely available at this time. A current list of tests approved by the Food and Drug Administration may be found here:

<https://www.fda.gov/medical-devices/emergency-situations-medical-devices/emergency-use-authorizations#covid19ivd>

The accuracy of at-home testing is still uncertain, because it relies on how well each person performs the swabbing to obtain a good sample of the virus. If this is not done properly, it may produce a negative result (false-negative) in a person who is contagious with the virus.

Blue Cross recommends that members contact and work closely with their health care providers. Their providers are best positioned to connect their individual testing needs with current testing recommendations and can help direct members to high-quality in-network testing laboratories. Go to [the national Test Finder site](#) to find a nearby testing location.

7. How accurate are tests?

- Diagnostic tests determine if someone has an active COVID-19 infection. They are generally considered accurate if administered by a clinician within 5 to 10 days after initial infection.
- At-home diagnostic tests using nasal swabs are generally considered inaccurate because the test is difficult to administer, and it relies on how well each person performs the swabbing to obtain a good sample of the virus.
- Antibody tests are used to determine whether someone already had a COVID-19 infection. It is a blood test and is generally considered accurate if it is administered 7 or more days after symptoms begin.
- Members should talk with their health care provider to learn which test may be right for them and what the results mean.

8. How long will member cost share be waived for COVID-19 diagnostic and antibody testing?

Diagnostic and antibody testing for COVID-19 will be covered with no member cost share until further notice, if tests are ordered by an attending health care provider and FDA-approved.

9. Will Blue Cross cover tests for members who have no symptoms and/or at low risk of exposure?

In keeping with the Families First and the CARES Acts of 2020, Blue Cross will cover tests that have been ordered by an attending health care provider and that are FDA-approved.

Members should talk with their health care provider regarding the need for a test if they have no symptoms or haven't been exposed. The CDC does not prioritize testing asymptomatic, low-risk or non-exposed individuals.

10. Will Blue Cross cover multiple tests on the same person?

Yes, if a health care provider's medical judgement determines that multiple tests are needed. Blue Cross will pay for tests that are approved by the FDA and are ordered by the member's attending healthcare provider using their medical judgment.

11. Does Blue Cross cover tests administered at drive-through sites? And is cost-sharing waived for those too?

Yes, per guidance from the Families First and the CARES Acts of 2020, there is no cost-sharing for all FDA-approved COVID-19 tests that have been ordered by an attending healthcare provider who determines testing is medically appropriate.

12. Will members be charged for free COVID-19 tests offered through municipalities, counties or other government means?

Several counties and municipalities are offering free COVID-19 testing for community residents. These counties and municipalities are covering the cost of the testing, and members' insurance should not be billed.

We recommend members check with these sites before going for testing, as each site may have different requirements regarding appointments, physician orders, symptoms and place of residence.

13. How do I find a testing facility/ site closest to me?

Go to the [national Test Finder site](#) to find a nearby testing location.

14. What happens if a member receives a bill for COVID Testing or COVID related testing What should they do?

Members should call the customer service number on the back of their card.

15. What would a member pay that goes to a testing facility, is seen but no test is administered? Normal cost share?

It depends on the services received and diagnosis recorded on the claim. If it is a COVID-19 diagnosis, the member should not be responsible for any cost share.

16. Are BCN members required to get PCP orders for tests?

Not necessarily, but they do need an order from an attending health care provider.