

COVID-19

Frequently Asked Questions

March 23, 2020

Testing

Does UnitedHealthcare cover the test for COVID-19?

UnitedHealthcare and its self-funded customers will waive cost sharing for COVID-19 testing during this national emergency. We are also waiving cost sharing for COVID-19 testing related visits during this same time, whether the testing related visit is received in a health care provider's office, an urgent care center, an emergency department or through a telehealth visit. This coverage applies to Medicare Advantage, Medicaid and fully insured and self-funded employer-sponsored plans.

Testing must be provided at approved locations in accordance with U.S. Centers for Disease Control and Prevention (CDC) guidelines.

Other costs beyond the test and test-related physician office, urgent care, emergency room, Virtual Visit and telehealth visit and items and services related to the visit will be covered based on terms in the medical plan and applicable state and federal mandates. Therefore, deductibles, copayments and coinsurance would apply to care, and certain services or supplies beyond the test itself and test-related provider visit.

Do high-deductible plans with a Health Savings Account (HSA) cover the COVID-19 test prior to reaching a deductible?

Yes. Such plans must cover the COVID-19 test and test-related visit at no cost share prior to the member meeting their deductible. If the member has already reached their deductible there is no additional deductible. Other costs beyond the test and test-related visit and items and services related to the visit will be covered based on terms in the medical plan. Therefore, deductibles, copayments and coinsurance would apply to care, certain services or supplies beyond the test and test-related visit itself.

Will testing for COVID-19 be covered as a preventive service under the Affordable Care Act (ACA)?

The cost of COVID-19 testing is considered an essential health benefit but is not classified as a preventative health benefit.

What should a client do if they wish to cover more than just the test and test related expenses at no cost share?

UnitedHealthcare is able to accommodate a client that wishes to cover certain services above and beyond cost share on diagnostic testing or test-related visit or to cover COVID-19 treatment. The client should discuss with the UnitedHealthcare account team.

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Some of our products and networks have different features and as a result different guidelines and protocols are applicable to them. Please contact your UnitedHealthcare account representative for additional details.

Where can a member go to get a COVID-19 test?

If a primary physician or medical professional thinks the member may have COVID-19, they will contact the CDC or the local public health department for steps to follow on testing. Tests supplied by the CDC and some state public health departments are available at no charge. The Food and Drug Administration (FDA) has also approved testing at designated labs around the country.

The CDC recommends that providers use their judgment to determine if a patient should be tested. The provider may collect a respiratory specimen or in certain situations, the provider may refer a member to one of the approved testing locations and UnitedHealthcare will cover the COVID-19 test and test-related visit at no cost.

Are tests readily available from physicians?

The tests are being made available now, but check with your physician to see if they have the test or where you can go in your area for a test.

What is the process if client requests to opt out of covering the test or test related expenses?

Based on federal legislation passed on March 18, 2020, all plans are required to cover these services without cost sharing during the emergency period.

Do high-deductible plans with a Health Savings Account (HSA) cover the COVID-19 test prior to reaching a deductible?

Yes, as required under federal legislation such plans must cover the COVID-19 test and other testing related visits and services and items related to the visit at no cost share prior to the member meeting their deductible. Other costs beyond the test and related visits will be covered based on the terms of the member's medical plan benefits. Therefore, deductibles, copayments and coinsurance would apply to care, services or supplies beyond the test itself.

Will drive-up testing be an option?

As long as the testing place is at an FDA approved facility/location and administered in accordance CDC Guidelines, it will be covered. For temporary testing locations like drive-up clinics, we are still determining how this process will work.

Can a member self-refer for the test?

No. A member should call their physician right away if they believe they have been exposed to COVID-19. The provider will have special procedures to follow. If the provider feels a COVID-19 test is indicated, the provider will collect a respiratory specimen. In certain situations, the provider may refer a member to an approved testing location and UnitedHealthcare will cover the test at without cost sharing.

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If the test comes back positive for COVID-19, will my treatment be covered?

Treatment for COVID-19 would be covered in accordance with the terms of the medical plan. Cost share, deductibles, copays and coinsurance, will apply to treatment beyond the test and test-related visit.

Requirements may differ in some states. Discuss with your UnitedHealthcare account representative.

Are more labs, such as LabCorp and Quest, available for testing,?

Yes, per the CDC as of March 23, the total number of public health laboratories that have completed verification and are offering testing is 91. This includes one or more PHL in 50 states plus DC, Guam and Puerto Rico. CDC is updating this information regularly.

https://www.cdc.gov/coronavirus/2019-ncov/cases-updates/testing-in-us.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Ftesting-in-us.html

Should children exhibiting symptoms be tested?

UnitedHealthcare encourages members with children to contact their child's pediatrician, who will review the symptoms and determine if a test is recommended.

How long before test results are known?

Test results were taking three to four days early on; however, that is speeding up with the incorporation of more labs. A 24-48-hour turnaround now is more common.

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