

COVERAGE FOR COVID-19 TESTING

Are COVID-19 tests covered?

During the public health emergency, eligible COVID-19 tests will be covered and FHCP will waive out-of-pocket costs for copays, coinsurance, and deductibles for these tests, but the following conditions must be met:

- Test must be medically necessary, rendered in accordance with Center for Disease Control (CDC) guidelines, and ordered by a healthcare provider licensed to order COVID-19 tests
- Test must be an FDA-approved, emergency use authorized, or authorized under other guidance from the Secretary of the Department of Health and Human Services consistent with the federal Coronavirus Aid, Relief, and Economic Securities (CARES) Act
- The test must be processed in accordance with FDA and other applicable guidance.

Pursuant to CDC guidelines and other applicable guidance, tests performed on those who have not exhibited symptoms or known to have been exposed to a person who has tested positive will not be covered. You will be responsible for the entire cost of the test and any related services.

Which types of COVID-19 tests are covered?

The tests below are covered by FHCP only if the above conditions are met:

- Diagnostic tests (including self-administered or home test kits)
- Antibody or serology tests when used for diagnostic purposes.

Will I have to pay a copay for a COVID-19 test?

During the federal public health emergency, you do not need to pay a copay, coinsurance or deductible for tests that are ordered by a healthcare provider as medically necessary because:

- You have symptoms of COVID-19
- You know you were exposed to someone who has COVID-19
- The test is otherwise medically necessary for your situation

This waiver of out-of-pocket testing cost share is only available during the federally declared public health emergency.

For all other circumstances, you will be responsible for the full cost of the test.



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