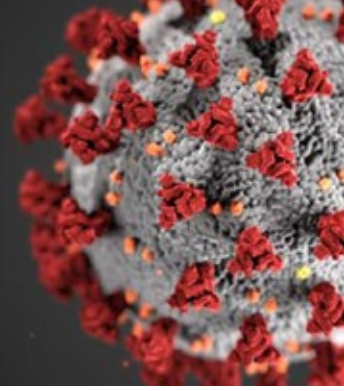


COVID-19 Testing Access & Coverage



Testing is an important way to help control the spread of COVID-19. Early detection through a positive test can identify people who need care so they can get treatment and don't pass the virus on to others.

This resource provides an overview of COVID-19 testing, including when you should get tested, where tests are available, and who pays. The information in this document is adapted from material available from the Centers for Disease Control and Prevention (CDC) and the Centers for Medicare and Medicaid Services (CMS) as of June 2021. Visit the [CDC COVID-19 website](#) to find the most up-to-date information on COVID-19 testing, vaccines, and more.

When to Get Tested¹

The following people should get tested for COVID-19:

- » People who have symptoms of COVID-19. Some common symptoms include fever, cough, shortness of breath, and loss of taste or smell.
- » Most people who have had close contact (within 6 feet of a person for a total of 15 minutes) with someone who has COVID-19, except for:
 - » Fully vaccinated people with no COVID-19 symptoms.
 - » People who have tested positive for COVID-19 within the past 3 months and recovered, as long as they do not develop new symptoms.
- » People who have taken part in activities that put them at higher risk for COVID-19 because they cannot physically distance as needed, such as traveling, attending a large gathering, or spending time in a crowded indoor setting.
- » People who have been asked or referred to get a test by their healthcare provider, [state, tribal, or territorial health department](#).

How to Get Tested

If you need to be tested for COVID-19, the first step is to contact your healthcare provider or visit your [state, tribal, or territorial health department website](#) to find out where tests are available in your area. You may be tested at your healthcare provider's office, local public health department, or at another place such as a drive-through testing site. In some cases, your provider may recommend an [at-home collection kit or an at-home test](#) if you have symptoms of COVID-19 and can't get to a testing location.

During testing, you will be given a **viral test** to check your nose or your mouth and find out if you are **currently infected** with SARS-CoV-2, the virus that causes COVID-19. If you have COVID-19, your test result will be positive. If you do not have COVID-19, your test result will be negative.

Depending on the type of test that you receive, you may have results within a few minutes or several days. While waiting for your results, you should quarantine at home and stay away from others, including people who live in your household.² For more information, visit [What to Do if You Are Sick](#) and [When to Quarantine](#).

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The Administration for Community Living is an operating division of the U.S. Department of Health and Human Services. Visit [ACL.gov](#).



Types of Testing³

There are a few different ways that you may be tested for COVID-19.

Diagnostic tests are used when a person has symptoms of COVID-19. If you feel sick and go to your healthcare provider or another site to get tested, you are getting a diagnostic test.

Diagnostic tests are also given to:

- » People who have been identified during [contact tracing](#).
- » People who attended an event where another person was later confirmed to have COVID-19.

Screening tests are used in settings where COVID-19 may spread more easily, such as a workplace or school, to help identify any positive cases before they can spread to others.

Screening tests may be given to:

- » Employees in a workplace setting.
- » Students, faculty, and staff in a school or university setting.
- » People before or after they travel.

Health Insurance Coverage

Medicare Coverage⁴

Your healthcare provider can bill Medicare for COVID-19 testing provided after February 4, 2020. As of September 2, 2020, Medicare covers:

- » Your first COVID-19 test without the need for referral from a healthcare provider.
- » Additional COVID-19 tests with a referral from a healthcare provider.

In both cases, you will owe nothing for the laboratory test and healthcare provider visits related to your COVID-19 illness (no deductible, coinsurance, or copayment). This applies to both Original Medicare and Medicare Advantage Plans. COVID-19 tests are also covered under Medicare Part B as a clinical laboratory test.

Employer & Private Health Plan Coverage⁵

Group health plans and private health insurance providers must cover COVID-19 tests, even if you don't have symptoms or don't know if you've been exposed to COVID-19. Plans cannot require cost-sharing, prior authorization, or other medical requirements.

Plans are not required to cover testing for [public health surveillance](#) or employment purposes.

Endnotes

- 1 [COVID-19: Test for Current Infection](#). CDC. Accessed June 2021.
- 2 [COVID-19: 3 Key Steps to Take While Waiting for Your COVID-19 Test Results](#). CDC. Accessed June 2021.
- 3 [COVID-19: Testing Overview](#). CDC. Accessed June 2021.
- 4 [Coronavirus Disease 2019 \(COVID-19\) Tests](#). Medicare.gov. Accessed June 2021.
- 5 [Marketplace Coverage & Coronavirus](#). HealthCare.gov. Accessed June 2021.