



FAQ

Testing for COVID-19 and Antibodies to COVID-19

Testing for COVID-19 to identify who has the active infection and who has developed immunity are key to isolating at-risk people, tracing their contacts and planning for a safe return to the workplace.

Should I be tested for COVID-19?

If you think you have been exposed to COVID-19 and develop a fever and symptoms, such as dry cough or difficulty breathing, call your healthcare provider for medical advice. Your doctor will determine if you have signs and symptoms of COVID-19 and whether you should be tested. [The CDC](#) and [Buoy Health](#) offer free self-checkers to help you make decisions and seek appropriate medical care. If you have severe symptoms, such as persistent pain or pressure in the chest, new confusion or inability to arouse, or bluish lips or face, seek care immediately.

Where can I get tested for the COVID-19 virus?

COVID-19 testing differs by location and can be obtained in various settings, including inpatient and outpatient facilities and drive-thru sites. If you have symptoms of COVID-19 and want to get tested, call your medical provider first. Your health care provider should direct you to the nearest site if you qualify. [Local](#) and [state](#) departments of public health and test site trackers, like <https://findcovidtesting.com/> and <https://www.evive.care/>, are also available to help locate nearby test centers. While supplies of these tests are increasing, it may still be difficult to find a place to get tested.

How is the test performed?

If COVID-19 testing makes sense for you, your physician or a healthcare provider will collect your specimen (for example, nose or throat swab). Your respiratory specimens will then be sent to a lab for testing, or in some cases, testing will be performed at the point of care. Your healthcare provider will contact you with your results. There is a new saliva test that is performed by spitting in a test-tube. Although not widely available yet, it is expected this test will become more accessible over time.





How long does it take to get test results?

Ask your healthcare provider how long it will take to get your test results. Times may vary as most tests may take several days, but new “rapid” tests are becoming available that can provide results while you wait.

How much do I have to pay for a COVID-19 test?

If enrolled in a private health plan, federal regulations (CARES Act) dictate that your COVID-19 virus laboratory testing is covered in full when your health care provider orders it.

Why are so few tests available?

Shortages of crucial materials to conduct the tests (swabs, pipettes, reagents, etc.) production and backlogs of tests at labs are slowing the testing process. This should improve as medical device manufactures increase production in the coming weeks.

Why shouldn't I use an at-home test?

Results have proven to be unreliable, are not FDA approved and may not be accepted by your physician. A qualified medical professional can direct the best course of action should you have suspected symptoms of COVID-19.

What are COVID-19 antibody tests?

Serologic tests assess the presence of COVID-19 antibodies in your blood and will be key to determine who has been exposed to COVID-19. The exact significance of antibodies to COVID-19 is not clear yet. For many diseases, antibodies indicate that someone is immune to a disease and cannot get it again; however, this has not been proven yet for COVID-19. If antibodies to COVID-19 do confer immunity, it is uncertain for how long. COVID-19 is related to other coronaviruses for which antibodies have indicated immunity for one to three years. However, more studies are needed to assess if COVID-19 antibodies confer immunity, and if so, for how long—and whether someone immune can still transmit COVID-19. Many antibody tests are in the early stages of development, and questions remain regarding the accuracy. As of April 16, 2020, four antibody tests have been approved by the FDA, and over 70 applications for approvals for these types of tests have been submitted.

Please be advised that any and all information, comments, analysis, and/or recommendations set forth above relative to the possible impact of COVID-19 on potential insurance coverage or other policy implications are intended solely for informational purposes and should not be relied upon as legal advice. As an insurance broker, we have no authority to make coverage decisions as that ability rests solely with the issuing carrier. Therefore, all claims should be submitted to the carrier for evaluation. The positions expressed herein are opinions only and are not to be construed as any form of guarantee or warranty. Finally, given the extremely dynamic and rapidly evolving COVID-19 situation, comments above do not take into account any applicable pending or future legislation introduced with the intent to override, alter or amend current policy language.