



## **Frequently Asked Questions**

### **Coverage of COVID-19 Testing**

#### **1. Must health plans cover COVID-19 testing?**

Yes. Health plans must cover COVID-19 tests that are FDA approved or authorized, or approved by the state, without prior authorization and at no cost to the enrollee. This includes follow-up (serial/sequential) tests. This requirement applies to such tests administered by a skilled nursing facility.

#### **2. Does the requirement for health plans to cover COVID-19 apply to testing for asymptomatic individuals?**

Yes. Health plans must cover testing for COVID-19 and may not deny coverage based on lack of medical necessity. Please refer to the federal Coronavirus Aid, Relief, and Economic Security Act” ([CARES Act](#)) for additional information.

#### **3. Does the requirement for health plans to cover COVID-19 testing apply to commercial, Medi-Cal, and Medicare Advantage plans?**

Yes. All of these plans must cover COVID-19 testing, without prior authorization, and at no cost to the enrollee. Similarly, recent guidance from the federal Centers for Medicare and Medicaid Services (CMS) also requires coverage of COVID-19 tests for beneficiaries in traditional Medicare coverage.

#### **4. Does the requirement for health plans to cover COVID-19 testing apply to self-funded, employer plans (also known as ERISA plans)?**

Yes. Self-funded employer plans also are required to cover COVID-19 testing and screening without cost to the enrollee, and without prior authorization. Please refer to the [CARES Act](#) for additional information.