

# Testing for COVID-19



## As you help employees stay healthy, COVID-19 testing should be conducted when clinically necessary.

Most people who become infected with COVID-19 have mild symptoms and do not need to be tested. The Centers for Disease Control and Prevention (CDC) has very specific guidelines for who should – and should not – be tested. At Kaiser Permanente, we follow these CDC protocols. And while we have enough tests for members who need them and are working hard to increase our supply, there is still a nationwide shortage.

**It's essential to continue testing responsibly in all settings so reliable tests are available for people who truly need them.**

### **Tracking symptoms – not just testing – is a good approach**

No medical test is perfect. An employee could test negative for the virus, but actually have it. There are several reasons for this. For example, their virus levels could be too low for the test to detect. Or the virus may not have been in their nose, throat, or lung fluid when the test was done, even though it was in their body.

### **Tests should come from a trusted source**

If an employee needs testing, we're here for them. At Kaiser Permanente, we use tests that are approved by the Food and Drug Administration (FDA). Plus, we can connect your employees to the care they need if they test positive. There are extra steps for your employees if they use a third-party vendor. The vendor can only administer the test – so your employee will have to connect with a doctor on what to do next.

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## Reimbursement for elective COVID-19 tests

Kaiser Permanente is following the federal Coronavirus Aid, Relief, and Economic Security (CARES) Act, which requires us to cover member testing when clinically necessary. We're also adhering to the Families First Coronavirus Response Act (FFCRA), which requires coverage of medically necessary diagnostic services, including testing for members with signs or symptoms compatible with COVID-19 as well as asymptomatic members with known or suspected recent exposure to SARS-CoV-2.

If you choose to have employees undergo testing through a third-party vendor, the cost could be treated as a claim and processed like other outside covered services. These costs will be part of your claims experience, and could impact future renewal rates.

To be eligible for claims reimbursement, testing must meet these requirements:

- Testing must be authorized by an attending health care provider who is licensed under state law and directly responsible for providing patient care.
- Tests must be administered by a licensed health care provider.
- The test they use must be authorized by the FDA, or the developer must have requested an emergency use authorization from the FDA.
- The vendor must have a process in place for submitting claims to Kaiser Permanente.
- If the vendor has questions about submitting claims, ask your Kaiser Permanente account manager.
- Appropriate data must be collected and submitted to process the claim payment, including the covered member's name, date of birth, address, and member ID number.

Keep in mind that coverage for testing to screen for general workplace health and safety (such as employee "return to work" programs), for public health surveillance for SARS-CoV-2, or for any other purpose not primarily intended for personal diagnosis or treatment of COVID-19 or another condition is not required by the FFCRA.

## Protecting your employees

Unnecessary testing cannot help prevent the spread of COVID-19. But these best practices can:

- ▶ Instituting a universal masking policy
- ▶ Providing at least 2 arm lengths between workstations
- ▶ Increasing ventilation and air circulation
- ▶ Regularly disinfecting frequently touched surfaces
- ▶ Educating employees about things like:
  - Proper hand hygiene and other precautions
  - What to do if they have symptoms of COVID-19
  - Sick-day policies and procedures

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## How to submit a claim

To be reimbursed for a COVID-19 test taken at a lab outside Kaiser Permanente, members should go to [kp.org/coverageandcosts](https://kp.org/coverageandcosts) and follow these steps:

1. Below "Helpful resources," click "Submit a claim."
2. Below "Claim forms," click the PDF to download. (If you're redirected to our Claim Services website, select "Documents and Forms" from the Resources menu and then download the medical claim form.)
3. Fill out the form and then mail it to the address listed on the form.

It's natural to look for certainty in uncertain times. And while testing might seem like an easy way to help keep your employees safe, there are other things you can do that might be more effective. Tests from trusted sources are still in short supply, and we can all play a role in making sure they remain available to people who truly need them. We hope you will consider this as you support your employees through a healthy [return to work](#).