

Dear School Administrator,

Thank you for your dedication these past several months as you have worked to bring teachers and students back together. We recognize your extraordinary efforts and applaud your hard work. Thank you for serving Idahoans well. We are proud to be your partner in this journey.

Blue Cross of Idaho and the Idaho School Benefit Trust (ISBT) have received questions regarding which COVID-related tests are covered. The ISBT relies on Centers for Disease Control and Prevention (CDC) guidance and Blue Cross of Idaho medical policy to identify which COVID-related test are covered. We have provided more detailed information below, but in summary the ISBT will continue to cover medically necessary diagnostic tests that are ordered by a qualified healthcare provider.

### What COVID-19 tests will ISBT cover?

ISBT will fully cover the cost of all medically necessary COVID diagnostic tests and waive the cost share. If you go to an out-of-network provider additional charges may apply. To be medically necessary, ALL testing for COVID-19 must:

1. Be ordered by a qualified healthcare provider who is responsible for providing care to the patient following a clinical assessment and
  2. Use a diagnostic test that is:
    - o Approved, cleared or authorized by the Federal Drug Administration (FDA) under Emergency Use Authorization (EUA)
    - o In the process of becoming authorized under the EUA protocol
    - o Developed in, and authorized by, a state that has notified the Secretary of the U.S. Department of Health and Human Services (HHS) of its intention to review tests intended to diagnose COVID-19
- OR**
- o Determined appropriate by the Secretary of HHS in guidance

Diagnostic testing is considered medically necessary for individuals in any setting with active symptoms of COVID-19 (identified on the list of symptoms maintained by the CDC, which may be updated from time-to-time).

Symptoms include: fever, chills, shortness of breath, difficulty breathing, cough, new loss of taste or smell, and muscle or body aches. The current full list of COVID-19 symptoms can be found here at [cdc.gov/coronavirus/2019-ncov/symptoms-testing/symptoms](https://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/symptoms).

Diagnostic testing may also be medically necessary, for asymptomatic individuals:

- With known or suspected recent exposure to COVID-19
- Upon hospitalization

**OR**

- Before undergoing an aerosol-generating medical or surgical procedure

In all cases, medical necessity should be consistent with CDC recommendations and guidelines.

In cases in which testing for your employees is medically necessary, we encourage individuals to get testing from their primary care provider or a COVID-19 testing site that offers FDA- or EUA-approved testing under doctors' orders.

### **What is needed at the healthcare clinic?**

After arriving at the clinic, your employees will need to show their Blue Cross of Idaho member ID card. They will then undergo an assessment and mini physical by the provider, who will determine if a COVID-19 test is medically necessary. If the provider determines the test is medically necessary, the clinic will submit a claim to Blue Cross of Idaho and any member cost share for the test will be waived.

### **What COVID-19 tests will the ISBT not cover?**

ISBT will not cover random surveillance testing for asymptomatic individuals. These tests are done without a doctor's order. Under Blue Cross of Idaho COVID-19 medical policy (MP 02.04.573), diagnostic testing for COVID-19 in asymptomatic individuals is not clinically appropriate and therefore not medically necessary in general settings including but not limited to:

- Population testing
- Public epidemiological and population data collection (contact tracing)
- Screening for healthcare workers or others at increased occupational risk for COVID-19
- Employee screening to determine fitness to return to work

The testing options described by Crush the Curve Idaho are not ordered by a doctor, and are therefore not covered by ISBT. Antibody tests for COVID-19 are generally not used for a medical diagnosis and are only covered in limited circumstances. ISBT will also not cover surveillance testing on asymptomatic individuals for population testing or workers.

Funds for population testing required in the school systems were dispersed by the federal government to the Idaho Department of Health and Welfare. To access those funds, you must call your regional office of the Idaho Department of Education.

We hope this helps clarify when ISBT will cover the cost of COVID-19 tests and when those tests need to be covered by earmarked federal funds.

**Cost Sharing of COVID treatment was waived through November 30, 2020. After that date, applicable member cost share will apply (for example, deductible, coinsurance, copays).**

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