

HUMANA:

Below is the guidance we have received on the coverage of antibody testing for COVID-19. If the FDA approves an antibody test, we'll release updated guidance, and I'll be sure to share it with you.

At this time the FDA has not approved any antibody tests; however, they have issued four Emergency Use Authorizations (EAUs) for serology tests. If the provider is using one of those four EAU serology tests, then the service can be covered. The member can contact the provider for any CPT codes for Humana to research or ask to provider to verify if they are using one of the four EAU serology tests.

A physician's order is required and is typically based on symptoms and/or known exposure. The ordering physician will direct the member to the appropriate lab. The member can also contact the customer service phone number on the back of their ID card and an associate can advise if the lab is participating with their plan.

Humana is waiving the cost share (any applicable copayment, deductible, and/or coinsurance) for the following regarding coronavirus testing:

- Diagnostic lab testing (test-kits) are included regardless of place of treatment for in-network and out-of-network providers. Testing includes any type of test (nasal swab, throat swab, serology/antibody), if the test is used to diagnosis COVID-19 and is billed with a diagnosis code that indicates suspected or confirmed COVID-19.
- Viral-panel tests used to rule out coronavirus diagnosis for in-network and out-of-network providers.

Please note:

- Decisions about testing and frequency are at the discretion of the healthcare provider.
- Voluntary testing or testing ordered by an employer would not be covered.
- Out-of-network providers can balance bill for amounts over the maximum allowable fee.

Disclaimer: State mandates impact Fully insured business. Federal mandates impact ERISA ASO and LFP business.