



COVID-19 Test Coverage Policy

For members of Individual and Family Plans, Covered California, Employer Group Plans

Updated 1/14/2022 (ex. FAQ)

COVID-19 testing is critically important to help reduce the spread of SARS-CoV-2, as well as to quickly diagnose SARS-CoV-2 infection and COVID-19 so that it may be effectively treated. CCHP covers or provides the following COVID-19 tests with no prior authorization or other medical management requirements.

- Onsite PCR tests—administered onsite and then sent to a lab
- Rapid, point-of-care antigen tests, results in minutes—administered onsite or at home

CCHP covers FDA-approved onsite diagnostic COVID-19 tests for Individual and Family Plan, Covered California, and Employer Group members at no out-of-pocket cost, in coordination with licensed, authorized medical professionals.

- Onsite tests are typically administered in a clinical setting or designated testing location.
- Some out-of-network providers may charge fees for services in addition to the test. CCHP will pay the cost of the test but does not have reimbursement agreements for other services with out-of-network providers. To avoid paying excess fees, please go to an in-network testing location.

CCHP *reimburses* members for FDA-approved at-home COVID-19 tests obtained over the counter, through pharmacies, retail stores, and online retailers by Individual and Family Plan, Covered California, and Employer Group members. CCHP will reimburse out-of-pocket costs to the member up to \$12 / test and up to a limited amount. [Link to instructions and forms](#)

- CCHP *provides* at no-charge FDA-approved at-home COVID-19 tests for Individual and Family Plan, Covered California, and Employer Group members through the “CCHP COVID-19 At-Home Test Program”, up to a limited amount and subject to availability. [Link to list of Program Participants](#)

The above coverage policy does not apply to members of CCHP Medicare Advantage plans. A separate coverage policy for CCHP Medicare Advantage members may be found at [See CMS FAQ #14](#).