

Coronavirus (COVID-19) Insurance Coverage FAQ



Will GHC-SCW cover the cost of my COVID-19 testing?

GHC-SCW is waiving cost-sharing (including copays, deductibles, and coinsurance) for **COVID-19 testing** for all insured Members. This includes members with Medicare, Medicaid, and HSA-eligible plans.

Will GHC-SCW cover the cost of my COVID-19 antibody testing?

GHC-SCW covers both in-vitro (laboratory) diagnostic tests and serological (antibody) tests with no Member cost-sharing. Both diagnostic and antibody tests must meet certain criteria to be covered with no Member cost-sharing. You should obtain an order for COVID-19 testing from your health care Provider, regardless of whether it is a diagnostic or serological (antibody) test. You are expected to use an in-network Provider for COVID-19 testing if you have HMO coverage.

Please read the additional information about testing methods included on pages 2-4 in this FAQ. Use caution before buying direct-to-consumer tests, Subscriber Reimbursement for such costs cannot be guaranteed.

Can I use GHC Care OnDemand?

Members with GHC-SCW individual or group coverage are able to use GHC Care OnDemand. For Members with HSA-eligible plans, utilization of GHC Care OnDemand if related to seeking care for COVID-19 may be eligible for reimbursement. At this time, GHC Care OnDemand is unavailable to Members with Medicare or Medicaid coverage.

GHC Care OnDemand is our new 24/7 Online Clinic. No appointments are needed for medical visits, ever and the service is free* for most GHC-SCW members. Visit ghccareondemand.com to start a virtual visit.

*Members with Badgercare, Medicare or HSA-Eligible plans have restrictions or limitations.

Will GHC-SCW cover my COVID-19 treatment and services?

GHC-SCW is waiving cost-sharing (including copays, deductibles, and coinsurance) for treatment and services related to COVID-19 illness.

Will GHC-SCW cover the cost of a COVID-19 Vaccine?

Yes, GHC-SCW will waive cost-sharing (including copays, deductibles, and coinsurance) for a COVID-19 vaccine, once a vaccine is available.

COVID-19 TESTING COVERAGE FAQ



What types of COVID-19 tests does my GHC-SCW insurance cover with no Member cost-sharing?

GHC-SCW covers both in-vitro (laboratory) diagnostic tests and serological (antibody) tests with no Member cost-sharing. Both diagnostic and antibody tests must meet certain criteria to be covered with no Member cost-sharing.

You should obtain an order for COVID-19 testing from your health care Provider, regardless of whether it is a diagnostic or serological (antibody) test. You are expected to use an in-network Provider for COVID-19 testing if you have HMO coverage. Please read the additional information about testing methods included in this FAQ. Use caution before buying direct-to-consumer tests, Subscriber Reimbursement for such costs cannot be guaranteed.

Can GHC-SCW perform in-vitro diagnostic tests and serological (antibody) tests within their laboratories?

Yes, GHC-SCW can perform in-vitro diagnostic test collections within GHC-SCW clinics. Currently, the processing of these tests is sent to a reference lab and results are typically returned within 48 hours. GHC-SCW is currently on a waiting list to obtain the necessary reagents to perform these tests internally and expects a more rapid turn-around time for results once brought in-house. GHC-SCW can also collect the serum necessary for the serological (antibody) tests within GHC-SCW clinics. GHC-SCW has requested the reagents to perform these tests internally and expects delivery mid-May. Prior to this delivery, GHC-SCW will utilize trusted reference labs for processing.

What else does my GHC-SCW insurance cover with no Member cost-sharing?

When a Member is tested for COVID-19, GHC-SCW must also cover items and services provided to a Member during an office visit that are related to a Provider's evaluation and determination of whether a Member is tested for COVID-19. *(For example: a Provider may ask the Member to come for an in-person office visit and order an influenza test, and an x-ray to try and determine whether the Member is ill with a non-COVID-19 respiratory illness. If the Provider ultimately tests the Member for COVID-19, the cost of the office visit, influenza test, x-ray, and COVID-19 test will all be covered with no Member cost-sharing.)*

How long will COVID-19 tests and other mandated items/services be covered with no Member cost-sharing?

GHC-SCW will cover all COVID-19 tests and mandated items/services with no Member cost-sharing that have been performed to date, and will continue to cover COVID-19 tests and mandated items/services until the later of March 13, 2021 or through the duration of the Federally declared public health emergency related to COVID-19.

Does my GHC-SCW insurance cover any COVID-19 treatment with no Member cost-sharing?

While coverage with no Member cost-sharing is not required for inpatient care due to COVID-19, GHC-SCW will cover the cost of inpatient care due to COVID-19 from March 18, 2020 **through December 31, 2020**.

For other illnesses at anytime, and for COVID-19 after June 30, 2020, your GHC-SCW insurance covers the cost of medically necessary inpatient care but you may have Member cost-sharing. Please contact Member Services at (608) 828-4853 or (800) 605-4327 if you have questions regarding your coverage. Member Services' TTY line is (608) 828-4815 or (800) 947-3529.

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COVID-19 ANTIBODY TESTING FAQ



What is an antibody?

Antibodies are proteins that are part of the immune system. They are produced in response to exposure to infections due to bacteria or viruses. They are also produced in response to vaccinations against bacterial or viral infections. Antibodies to viruses or bacteria do not exist until after a person has been exposed. Antibodies protect the body by binding to a part of a bacteria or virus and preventing its growth and spread in the body. Antibodies usually remain present in the body after an infection has resolved.

What is antibody (serology) testing?

Blood samples can be tested to determine if a person has antibodies specific to a certain bacteria or virus. A good antibody test needs to only detect antibodies against a specific bacteria or virus (the disease you are testing for). Some antibody tests will detect antibodies that people will already have from other infections. This can create a false positive test, meaning a person would think they have been exposed to something when they actually had not been. In that case, a person then thinks they are immune to something when they are not.

More research is needed to determine which, if any, antibodies are protective if a person is re-exposed to SARS CoV-2 (the virus that causes COVID-19). Not every antibody will provide immunity.

When does antibody (serology) testing usually turn positive?

The immune system produces several types of antibodies in response to an infection. Depending on the type of antibody it could take several days to 3-4 weeks after symptoms develop until an antibody test turns positive.

Current testing uses a process called PCR to detect the genetic material (RNA) of the virus, usually from a swab of a person's nasal cavity. This test can be positive even before a person develops symptoms.

What does it mean when an antibody test is positive?

In general, if the antibody test is accurate, the presence of an antibody would reliably tell if a someone had previously been exposed or infected to a certain bacteria or virus at some point.

An antibody test may also tell if a person has immunity, but that is not known for COVID-19. An antibody test is not used to establish an active infection.

Can antibody tests go from positive to negative over time?

Yes. For reasons that are not well understood, some immune responses don't result in detectable, long-lasting antibodies. It is too early to know if COVID-19 antibodies will persist for long periods of time or not.

COVID-19 ANTIBODY TESTING FAQ



Are COVID-19 antibodies protective?

It is still unclear if a person can be infected with the COVID-19 virus more than once. More research is needed to determine if having COVID-19 antibodies means that a person is protected against a future infection.

Can antibody testing be wrong? Is antibody testing accurate?

Any test can have false positives (a positive test when the antibody is not really present) or a false negative (a negative test when the antibody is really present).

The accuracy of antibody testing for COVID-19 is still uncertain. There are numerous types of common coronaviruses in humans, including those that cause illnesses like colds. Some available antibody tests appear to detect antibody responses from past infections with normal, different coronaviruses, which would provide false positive test results.

COVID-19 antibody tests have been developed by many companies. There is significant concern about the accuracy of these tests based on preliminary studies and the tests' rapid development.

What should antibody testing be used for?

Antibody tests are used in several common scenarios. Some recent or past infections can be detected by antibodies; this would be the goal for COVID-19 antibody testing. Certain autoimmune diseases can be detected by finding antibodies that react to parts of the human body and cause illness. Antibody testing is also performed to determine if a person has had an appropriate immune response (developed protection) after an immunization. This is commonly done for health care workers.

At this time antibody testing prior to employment is only performed for certain vaccine preventable diseases, like measles and chicken pox.

What other types of tests are there for COVID-19?

The most common test for COVID-19 is a PCR test. PCR testing is very common in medical practice to detect infections and is considered very accurate. The PCR test for COVID-19 looks for viral RNA (genetic material) in a sample taken, most commonly, from a person's nasal passages. This test is considered very specific (meaning it will not have false positives). The test can detect the virus even before a person has symptoms. When the sample is accurately collected by qualified healthcare workers, PCR tests are considered highly accurate (meaning false negatives are uncommon). PCR testing only determines if the virus is present at the time the testing is performed. It cannot determine if a person has had COVID-19 in the past.