

INSURANCE COVERAGE FOR COVID-19 TESTING

COVID-19 Test Kits | Laboratory Processing

COVID-19 Test Kits

Biotech Accelerated's Test Kits are FDA authorized under an EUA for COVID-19 viral collection & transport of viral samples.

Physician Order

Insurers require a physician order for a COVID-19 test and analysis to issue reimbursement.

Laboratory Processing

The cost of analyzing COVID-19 specimens via Biotech Accelerated's Test Kits can be covered by an individual's insurance company.

Exception for General Screening

FAQs issued by CMS states that health plans are not required to cover testing that is "conducted to screen for general workplace health and safety... or for any other purpose not primarily intended for individualized diagnosis or treatment of COVID-19..."



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Insurance Coverage for COVID-19 Testing

Starting on March 18, 2020 and lasting for the duration of the public health emergency, all forms of public and private insurance, including self-funded plans, must now cover COVID-19 tests and costs associated with diagnostic testing with no cost-sharing, as long as the test is issued by an attending physician.

The Coronavirus Aid, Relief, and Economic Security (CARES) Act:

Coverage of Testing:

Sec. 3201. 'Coverage of diagnostic testing for COVID-19'
"Amends the [Families First Coronavirus Response Act \(FFCRA\)](#) to require coverage (without cost-sharing or other cost-containment measures) of a test for the detection of SARS-CoV-2 or the diagnosis of the virus that causes COVID-19 if: the test has received an Emergency Use Authorization (EUA) from the FDA." -KKF



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Medicare

"For dates of service on or after 04/14/20, Medicare pays \$100 for laboratory tests for the detection of SARS-CoV-2."

CMS-Ruling 2020-1-R established the Medicare payment rate for the following codes:

- **U0003:** "Infectious agent detection by nucleic acid (DNA or RNA)... SARS-CoV-2... amplified probe technique, making use of high throughput technologies* as described by CMS-2020-1-R."
- **U0004**

** These "involve... (highly sophisticated equipment) which require more intensive technician training... and more time intensive processes." -CMS*

Coverage of providers:

Sec. 3202. 'Pricing of diagnostic testing'

"During the emergency period, the amendment requires group health plans and issuers to reimburse providers for a test for the detection of SARS-CoV-2 or the diagnosis of the virus that causes COVID-19." -KKF

How do we get coverage?

Patients should not receive bills as long as:

- Individuals submit the claims on their own behalf
- The testing prices are online
- A COVID-19 test is administered
- The insurance plan is compliant with the Affordable Care Act(ACA)

Submit claims and medical records to insurance:



The individual submits an itemized bill with the procedure and diagnosis codes and Tax ID. If the lab does not provide the Tax ID to the patient and the insurance provider requires it, the patient must ask their insurance provider to request the Tax ID from the lab directly.

ORDER KIT



Patient purchases test kit.

RECEIVE KIT



Kit is shipped to the patient's home.

REGISTER



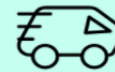
Patient registers test kit at Biotech Accelerated website and completes COVID-19 Medical Questionnaire.

COLLECT SAMPLE



Patient is directed via video how to administer the test and ship it back to the lab with included return label.

RETURN SAMPLE TO LAB



Sample is returned to Biotech Accelerated lab partners using prepaid return packaging.

RECEIVE RESULTS



Results are available 24-48 hrs after sample arrives at the lab.

Patient receives a notification with test results.

The patient has the option to discuss with a HCP.



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