Coverage for
COVID-19 TESTING

Getting a COVID-19 Test

Costs for services related to medically appropriate testing and diagnosis of COVID-19 performed in an in-network doctor visit, telehealth session, urgent care center or emergency room will be waived. In-network doctors or facilities will never ask for upfront payment for testing. They can be found at NebraskaBlue.com/Find-a-Doctor or by logging into your MyNebraskaBlue.com account. **You may be responsible for some or all costs if you use an out-of-network doctor or testing site.**

Your local health department may offer free testing for COVID-19. **Information can be found on www.hhs.gov/coronavirus/ community-based-testing-sites/index.html**

Medically appropriate COVID-19 tests must be ordered by a doctor or health care provider for the purpose of diagnosing COVID-19. This includes COVID-19 drive-through test sites or home test kits purchased with an order from a doctor. Test kits that do not require a doctor's order are considered over-the-counter and are not covered by your plan. You may submit these for reimbursement under flex or health savings accounts (FSA or HSA).

Tests covered under your health plan

Prior to getting a COVID-19 test in a non-emergency situation, check the facility's website or call their office to find out what type of COVID-19 test they offer. When scheduling your test, confirm that they will be providing the most appropriate test based on your symptoms or possible exposure.

Typically, the most appropriate test is the single component rapid or PCR antigen test. Avoid having multiple or unnecessary tests, including large-panel tests, which test for many conditions, only one of which is COVID-19. **These may not be covered under your health plan and you could be responsible for the entire fee (approximately $1,000).**

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Questions about your coverage

If you have any questions about where to get a COVID-19 test or which tests are covered, call the Member Services number on the back of your member ID card. We're here to help!