

PROTECTING OUR NATION THROUGH ROBUST ACCESS TO COVID-19 TESTING

There is widespread agreement that testing is a critical tool in our efforts to address the pandemic – yet currently, there is no clear coverage for testing performed for return-to-work, return-to-school or public health purposes. A designated federal fund to support this testing is critical. Inadequate coverage or out-of-pocket costs should never be a barrier to COVID-19 testing.

Achieving our shared goal of a safe reopening of local economies requires a sustained federal investment to support strategic testing plans. This must include diagnostic, return-to-work, return-to-school and public health surveillance testing for Americans, especially those who fall within coverage gaps as a result of recently released guidance from the U.S. Departments of Health and Human Services, Labor and Treasury. At a time when we should be expanding testing, the guidance creates barriers to access for individuals like Brittney, James, Noah and Patricia.

COVERAGE BARRIERS TO COVID-19 TESTING



BRITTNEY | EMT

Brittney is an EMT and attends to dozens of patients each week. While she wears a mask and follows other guidelines, her close contact with others places her at higher risk for the coronavirus. While she may be potentially exposing herself and others to COVID-19, her insurance is not required to pay for a COVID-19 test unless she experiences symptoms or comes in contact with someone who tests positive. Only after Brittney was exposed to a confirmed case and demonstrated COVID-19 symptoms was her health plan required to cover testing for COVID-19.



JAMES | ELDERLY CAREGIVER

James works at a nursing home, serving some of the most vulnerable individuals in his community. Since nursing home residents have some of the highest mortality rates among those with COVID-19 infections, James keeps residents and his family safe in part by receiving routine testing. Unless James is showing symptoms or has known or suspected exposure, the federal government says James' health insurance plan does not have to cover testing for nursing home employees. While James has not shown any symptoms, lack of testing coverage for asymptomatic individuals creates additional challenges to keeping his at-risk residents safe.



NOAH | MEATPACKING WORKER

As an employee at a meatpacking facility, Noah keeps the food supply chain moving to meet the daily needs of American families. Last month, Noah felt ill, so he stayed home. Though Noah did not initially confirm his symptoms with a molecular test, now that he is planning to return to work, Noah's physician would like to verify his case with a serology test. Despite the intent of Congress to require coverage for molecular and serology testing, the tri-agency guidance leaves coverage of serology tests in doubt. Noah faces additional challenges to accessing serology testing, which provides a key piece of information to help guide safety and control measures at his workplace.



PATRICIA | COLLEGE STUDENT

Patricia is returning to her university campus for her third year of college. Under the tri-agency guidance, Patricia's health insurance does not cover COVID-19 molecular testing for screening or surveillance purposes. Without these key tools, Patricia and her university lack the vital information necessary to help inform the university's public health strategy and to help protect professors and students like Patricia as they return to campus.

The federal government's stake in ensuring reliable coverage for testing is considerable, and Congress should invest the resources to support this critical need. That starts with designating federal funding to close coverage gaps and expand access to accurate and reliable COVID-19 testing for all who need it.