

COVID-19 tests: What you need to know

COVID-19 testing and contact tracing are important tools for monitoring and minimizing future surges in infection rates. Here's what you should know about the different types of testing and what your Regence plan covers.

QUESTION	DIAGNOSTIC TESTING (antigen or molecular)	ANTIBODY TESTING (serology)
What's the difference between the types of tests?	Diagnostic antigen tests examine nasal secretions; molecular tests, known as Polymerase Chain Reaction (PCR) tests, examine nasal or salivary secretions.	Antibody (or serology) tests examine blood samples.
What does each test tell me?	Both can identify an active COVID-19 infection and may produce positive results up to a few weeks after infection.	When accurate, these tests may identify whether you have had a recent COVID-19 infection or vaccination.
What doesn't the test tell me?	Neither test tells whether you have had COVID-19 in the past.	They do not tell if you have an active COVID-19 infection or immunity against future infection. (The antibody level required to establish immunity has not been determined.)
How reliable are the tests?	Diagnostic PCR tests are 95% reliable but may take 1 to 3 days for results. Rapid antigen tests can produce results in 15 minutes but can have a false-negative rate of up to 30%.	The accuracy is improving. Visit the FDA website for the most up-to-date information.
What's covered by law?	The law requires that diagnostic and antibody tests be covered when ordered by a provider as part of appropriate medical care and when obtained from an FDA emergency-use authorized facility or CLIA-certified lab.	
What does my insurance cover?	Insurance covers diagnostic and antibody tests when your provider orders one as part of appropriate medical care. Included are tests obtained in FDA emergency-use authorized facilities and drive-up testing sites; CLIA-certified labs; and FDA-authorized at-home test kits.	
What isn't covered by insurance?	Insurance doesn't cover diagnostic and antibody testing when your provider hasn't ordered it as part of appropriate medical care or when it's done for the purposes of employment; surveillance; tracing; tracking; or extracurricular activities, such as travel, school, sports or summer camps.	

There's a lot of information out there about COVID-19 testing. What sources should I trust?

[Centers for Disease Control and Prevention \(CDC\)](#)

[Washington State Department of Health](#)

[World Health Organization \(WHO\)](#)



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REG-724302-21/12-WA
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