



# The Truth About Testing

The topic of COVID-19 testing has entered nearly every news outlet and channel recently. Testing for COVID-19 antibodies has been particularly fraught with confusion. **Here's what you need to know about COVID-19 testing – what kind of tests are available, when they should be used and what's covered by insurance.**

| QUESTION                                   |  <b>DIAGNOSTIC</b><br>(Antigen or Molecular)   |  <b>ANTIBODY</b><br>(Serology)   |
|--|---|--|
| <b>What does the test tell me?</b>         | The antigen and molecular diagnostic tests can show if you currently have an active or recent infection of COVID-19, which is caused by the SARS CoV2 virus.  | The antibody (or serology) test when accurate can tell if you've had a prior infection of a SARS CoV2 like virus.  |
| <b>What doesn't the test tell me?</b>      | The antigen or molecular diagnostic tests do not tell you if you've had COVID-19 or another coronavirus infection in the past.  | The antibody test does not tell you if you have an active COVID-19 infection, and it does not tell you if you are immune from a future COVID-19 infection.   |
| <b>How reliable are the tests?</b>         | Many antigen and molecular diagnostic tests have 95% reliability rates for a positive test. However, negative tests may have an error rate of up to 30%. Visit the <a href="#">FDA website</a> for the most up-to-date information about COVID testing. | The current accuracy of antibody tests is improving, although, there remains no evidence of immunity to future COVID-19 infection. Visit the <a href="#">FDA website</a> for the most up-to-date accuracy information on antibody testing.   |
| <b>What's covered by law?</b>              | FDA emergency use authorized or CLIA-lab diagnostic testing – including the associated provider visit – when ordered by your attending provider as part of appropriate medical care.  | FDA-authorized or CLIA-lab antibody testing when ordered by your attending provider as part of appropriate medical care.   |
| <b>What does my insurance cover?</b>       | Antigen and molecular diagnostic testing – including the associated provider visit – when ordered by a provider as part of appropriate medical care.  | Antibody tests when ordered by a provider as part of appropriate medical care.   |
| <b>What isn't covered by my insurance?</b> | Antigen or molecular diagnostic testing for the purposes of employment, surveillance, tracing, tracking or extracurricular activities, such as travel, school, sports or summer camps.  | Antibody testing for the purposes of employment, surveillance, tracing, tracking or extracurricular activities, such as travel, school, sports or summer camps.<br><br>The Equal Employment Opportunity Commission has issued guidance that forbids employers from requiring workers to take a COVID-19 antibody test before entering the workplace, citing CDC recommendations that these tests should not be used for return to work requirements and American's with Disabilities Act requirements. |

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

- [Center for Disease Control and Prevention](#)
- [World Health Organization](#)
- [U.S. Food and Drug Administration for COVID-19](#)
- [Utah Department of Health](#)