



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	 DIAGNOSTIC (Antigen or Molecular)	 ANTIBODY (Serology)
What does the test tell me?	The antigen or 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.
What doesn't the test tell me?	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.
How reliable are the tests?	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 FDA website 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 FDA website for the most up-to-date accuracy information on antibody testing.
What's covered by law?	FDA emergency use authorized or CLIA-lab diagnostic testing – including the associated provider visit – when ordered by a licensed health care professional as part of appropriate medical care.	FDA emergency use authorized or CLIA-lab antibody testing when ordered by a licensed health care professional as part of appropriate medical care.
What does my insurance cover?	Antigen and molecular diagnostic testing – including the associated provider visit – when ordered by a licensed health care professional as part of appropriate medical care.	Antibody tests when ordered by a licensed health care professional as part of appropriate medical care.
What isn't covered by my insurance?	Antigen or molecular diagnostic testing for the purposes of employment, surveillance, tracing, tracking or extracurricular activities, such as travel or sports.	Antibody testing for the purposes of employment, surveillance, tracing, tracking or extracurricular activities, such as travel or sports. 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](#)



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