

Employer Group COVID-19 FAQs

Q. Is Humana covering COVID-19 testing at \$0 member cost-share?

A. Humana continues to cover COVID-19 testing at \$0 member cost-share for all members as required by the Public Health Emergency Period regulations established by the federal government.

This means that Humana members may be eligible for COVID-19 viral (antigen or molecular) testing when:

- The test has been ordered by a physician or other licensed healthcare professional **AND** is [FDA approved or authorized under the EUA](#).

AND any of the following:

- The member has symptoms of COVID-19 (cough, difficulty breathing, fatigue, fever, headache, nasal congestion, new loss of sense of taste or smell, sore throat); **OR**
- The member is asymptomatic with a known exposure to someone with suspected or confirmed COVID-19 and has not tested positive within the past three months; **OR**
- The member requires pre-admission or pre-procedural testing in an asymptomatic individual.

Q. What COVID-19 testing scenarios are NOT eligible to be covered by Humana?

A. Humana members may **NOT** be eligible for COVID-19 viral (antigen or molecular) testing to be covered for any indications other than those listed above including, but not limited to, the following:

- Employment (e.g. pre-employment, return to work) or school purposes (e.g. return to school); **OR**
- Entertainment purposes (e.g. prior to a concert or sporting event); **OR**
- General population or public health screening; **OR**
- Physicals (executive or routine); **OR**
- Screening in a congregate setting; **OR**
- Sports participation; **OR**
- Travel purposes

Q. Will Humana cover diagnostic testing required by employers for employees to return to work?

A. Humana is following CDC guidelines for testing. Those who have symptoms consistent with COVID-19 infection or those without symptoms who may have been exposed to the virus would qualify for testing.

Q. Will Humana cover COVID-19 antibody testing with no member cost sharing?

A. Humana will cover medically necessary antibody testing that is ordered by a physician. Humana will **not** cover antibody testing for return to work or school or for general health check purposes, except as required by applicable law.

Q. Will Humana consider allowing clients to order a batch of rapid COVID-19 testing kits to keep onsite at manufacturing or other industries where working from home is not an option?

A. No. Humana is unable to provide clients with a batch of rapid COVID-19 tests to keep onsite, as claims are tied to individuals, not groups. Additionally, only individuals with certain qualifying events are eligible for a waived cost-share test, so a batch order would not qualify.