Policy Name: COVID-19 Testing  
Policy Number: CMO 508  
Effective date of current policy: 5/18/2020

Description and Scope
This policy applies to COVID-19 testing for all lines of business.

Position Statement
Medically necessary services are services that are necessary to prevent, diagnose, manage or treat conditions in the person that cause acute suffering, endanger life, result in illness or infirmity, interfere with such person’s capacity for normal activity, or threaten some significant handicap. For children and youth, medically necessary means health care and services that are necessary to promote normal growth and development and prevent, diagnose, treat, ameliorate or palliate the effects of a physical, mental, behavioral, genetic, or congenital condition, injury or disability.

When the result of a diagnostic test does not change a member’s treatment or prognosis, that diagnostic test is not medically necessary.

Viral testing to diagnose COVID-19, which is done on nasal or nasopharyngeal swabs or on sputum, is medically necessary when all of the following are met:

- The patient has symptoms suggestive of COVID-19 or exposure to a person with COVID-19, and
- The patient has not previously tested positive for COVID-19, and
- The test is ordered by a licensed professional who has clinically assessed the member, and
- The test is ordered by a licensed professional whose license allows for the prescription of anti-viral medication [This requirement is not operational during the state of emergency related to COVID-19], and
- The test is approved by the FDA or has been issued an Emergency Use Authorization by the FDA, or the test has been developed and authorized by New York State, and
- The laboratory performing the test is certified under the Clinical Laboratory Improvement Amendments of 1988 (CLIA) and applicable state law and regulations.

Testing that is done for employment is not medically necessary.

Testing that is done for surveillance, public health statistics, or epidemiologic reasons is not medically necessary.

Testing on the blood to see if a patient has antibodies to the virus that causes COVID-19 is not medically necessary.

Background
Coronaviruses are a group of viruses that can cause illnesses ranging from mild diseases, such as a cold, to more serious illnesses, such as pneumonia. Recently, a new coronavirus was detected that had not been previously seen in humans. The disease, called COVID-19, can be spread from person to person.

There is widespread community transmission of COVID-19 in the New York City metropolitan area, meaning the sources of new infections are unknown. Everyone in this area should act as if they have been exposed to COVID-19.

The sensitivity and specificity of tests to diagnose COVID-19 are not known, though they are believed to be
high enough to be clinically useful. People have tested positive, recovered from the infection and tested negative, and then tested positive once again. The meaning of the subsequent positive test in that circumstance is not known. It is also uncertain if positive tests in those who have recovered from COVID-19 imply that the person is contagious or whether negative tests in the same circumstances imply that the person is not contagious.

A positive antibody test suggests that the patient has been infected by SARS-CoV-2 at some point in the past. The test may be useful for epidemiologic studies. The test does not determine if the patient is immune or contagious, so it is not useful on an individual basis to make decisions on treatment or prognosis.

Definitions
COVID-19: A respiratory disease, newly discovered in December 2019, that has caused the death of almost 100,000 Americans at the time of this policy.

SARS-CoV-2: The virus that causes COVID-19.

Coding
Inclusion of a code in the following list does not imply that the procedure is medically necessary or that the code represents a covered benefit. Codes used to identify services associated with this policy may include (but may not be limited to) the following:

- Immunoassay for infectious agent antibody(ies), qualitative or semiquantitative, single-step method (e.g., reagent strip); severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) (Coronavirus disease [COVID-19]).
  86328
- Antibody; severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) (Coronavirus disease [COVID-19]).
  86769
- Infectious agent detection by nucleic acid (DNA or RNA); severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) (Coronavirus disease [COVID-19]), amplified probe technique.
  87635
- U0001 Used for CDC testing laboratories to test patients for SARS-CoV-2.
  Infectious agent detection by nucleic acid (DNA or RNA); severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) (Coronavirus disease [COVID-19]), amplified probe technique, making use of high throughput technologies as described by CMS-2020-01-R.
- U0003 2019-nCoV Coronavirus, SARS-CoV-2/2019-nCoV (COVID-19), any technique, multiple types or subtypes (includes all targets), non-CDC, making use of high throughput technologies as described by CMS-2020-01-R.
- U0004

References
NOT APPLICABLE

Medical Policy Committee History and Revisions

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Removed the requirement, during the state of emergency, for the prescribing provider to have a license that allows prescription of antibiotics.

Disclaimer
Affinity Health Plan has developed medical policies that serve as one of the sets of guidelines for coverage decisions. Benefit plans vary in coverage and some plans may not provide coverage for certain services discussed in the medical policies. Coverage decisions are subject to all terms and conditions of the applicable benefit plan, including specific exclusions and limitations, and to applicable state and/or federal law. Medical policy does not constitute plan authorization, nor is it an explanation of benefits. The policies are not medical advice. Affinity Health Plan reserves the right to change medical policies.