

Sexually Transmitted Infection (STI) Testing

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Description

Detection of sexually transmitted infection (STI) testing can be performed through nucleic acid assays that utilize DNA or RNA. These services should be billed with the appropriate Current Procedural Terminology (CPT) codes and adhere to coding rules. According to correct coding rules, tests defined as a component of a panel should not be coded separately, rather they should be billed with the comprehensive panel code.

Policy

This policy describes reimbursement for infectious agent detection by nucleic acid (DNA or RNA) assays for the detection of STIs. Oscar considers certain STI testing CPT codes to be part of a laboratory panel grouping. When a claim with two or more single tests are reported, the service will be bundled into a more comprehensive procedure. If the comprehensive procedure was not billed on the claim, the single tests will be denied and the provider will need to submit a corrected claim to obtain reimbursement.

Reimbursement Guidelines

Oscar will reimburse the more comprehensive, multiple organism code for infectious agent detection by nucleic acid; amplified probe technique (CPT 87801) when two or more single test CPT codes are billed separately by the same provider on the same date of service.

If a claim is received with two or more of the single test codes (CPTs 87491, 87591, and/or 87661) on the same date of service by the same provider, and the comprehensive code is not present on the claim, the claim lines will be denied, and the provider will need to resubmit the claim with the appropriate comprehensive code.

Reimbursement will be made based on a single unit of CPT code 87801 regardless of the units billed for a single code. No modifiers will override the bundle edit.

Coding

Single STI CPT codes:

- 87491 - Infectious agent detection by nucleic acid (DNA or RNA); Chlamydia trachomatis, amplified probe technique
- 87591 - Infectious agent detection by nucleic acid (DNA or RNA); Neisseria gonorrhoeae, amplified probe technique
- 87661 - Infectious agent detection by nucleic acid (DNA or RNA); Trichomonas vaginalis, amplified probe technique

Comprehensive STI CPT code:

- 87801 - Infectious agent detection by nucleic acid (DNA or RNA), multiple organisms; amplified probe(s) technique

Related Policies

Correct Coding

Bundled Services

References

1. American Medical Association, Current Procedural Terminology (CPT®)

Publication History

Date	Action/Description
10/06/2025	Original Documentation; Governance Approved