

If the member is an essential worker*

There are **three options** to be tested and have the test covered by Blue Shield

(Does not apply to Self-Funded (ASO), Medicare, Medi-Cal, Shared Advantage)

Option 1: Testing with cost sharing (in person)

The member must contact Blue Shield of California for in-network options for testing without a doctor's order (or other qualified health care provider's order). If Blue Shield is not able to provide an in-network testing appointment within 48 hours, the member can be tested out-of-network.

- In either case listed above, cost sharing will apply, (Blue Shield will NOT waive out-of-pocket costs for co-payments, coinsurance, and deductibles) and if the member uses an out-of-network provider, there may be additional costs for the member.
- This option is intended for the routine testing of essential workers without symptoms or known exposure.

Option 2: Testing with cost sharing (at-home)

I must meet the following criteria to receive an at-home test kit in the mail for testing without a doctor's order (or other qualified health care provider's order)

- I am **not** experiencing any COVID-19 symptoms, and I am not **aware of any known or suspected exposure to COVID-19.**
- If I meet the criteria above, I must attest to essential worker status and use the site [here](#) to request an at-home test kit.
- In the case listed above, cost sharing will apply, (Blue Shield will NOT waive out-of-pocket costs for co-payments, coinsurance, and deductibles).
- This options is intended for the routine testing of essential workers without symptoms or known exposure.
- If symptomatic essential worker, please see option 3.

Option 3: Testing without cost sharing (in person)

If the member is symptomatic, has had known or suspected exposure, or has an upcoming procedure, the member must contact his or her doctor (or other qualified health care provider) to be evaluated for a diagnostic test. If the provider evaluates the member and orders a test, it will be covered by Blue Shield without cost sharing.

- Blue Shield will waive out-of-pocket costs for co-payments, coinsurance, and deductibles.
- This option is generally available only if the member has symptoms of COVID-19, has had known or suspected exposure, or if he or she has an upcoming medical procedure and the provider thinks the member should be tested in advance of that procedure.
- Coverage is available both in and out-of-network, but there may be additional costs for the member if he or she is an out-of-network provider.

Alternative: Member self payment

Test not covered by my plan

If the member gets tested without a qualified health care provider evaluation and order, and without contacting Blue Shield for in-network options, the test will not be covered by Blue Shield, and the member will be responsible for the costs of testing.

If the member is not an essential worker

There is **one option** to be tested and have the test covered by Blue Shield

(Applies to all members. Does not address routine asymptomatic essential worker testing. For essential worker testing options, please see the column on the left, labeled "If the member is an essential worker")

Option 1: Testing without cost sharing

If the member is symptomatic, had known or suspected exposure, or has an upcoming procedure, the member must contact his or her doctor (or other qualified health care provider) to be evaluated for a diagnostic test. If the provider evaluates the member and orders a test, it will be covered by Blue Shield without cost sharing.

- Blue Shield of California will waive out-of-pocket costs for co-payments, coinsurance, and deductibles.
- This option is generally available only if the member has symptoms of COVID-19 or has had known or suspected exposure, or if the member has an upcoming medical procedure and the provider thinks he or she should be tested in advance of that procedure.
- Coverage is available both in and out-of-network, but there may be additional costs for the member if he or she uses an out of network provider.

Alternative: Member self payment

Test not covered by my plan

If the member gets tested without having a qualified health care provider evaluation and order, the test will not be covered by Blue Shield, and the member will be responsible for the costs of testing.

*Essential worker is defined by the California Department of Managed Health Care (DMHC) Emergency Testing Regulation. Please see FAQ #2 on the [DMHC Emergency Regulation FAQs](#) to determine essential worker status. The "Essential Worker" testing requirements in this document are applicable only for fully-insured DMHC Plans.

Please Note: The information above outlines Blue Shield's alignment with state and federal mandates for coverage of COVID-19 diagnostic testing and related services, including coverage requirements under the DMHC Emergency Testing Regulation for essential workers and federal guidance under the FFCRA and CARES Act. The information in this matrix is a summary and is not intended to address all aspects of state and federal law; it is current as of 01/14/2021 and is subject to change as state and federal guidance on COVID-19 diagnostic testing continues to develop.