

Common Questions Related to COVID-19 Testing and Out-of-Pocket Costs

1. I have to have surgery. Will my insurance pay for the required COVID-19 test?

It's our understanding that most insurers are paying for testing that is ordered before a medically necessary procedure. So yes, we believe it will be covered, but it is always best to check with your insurance company.

2. I don't have symptoms but my primary care doctor has ordered a COVID-19 test. Will that be covered by my insurance?

It is best to check with your insurance company before the test is administered. Aside from pre-operation testing, most insurers are advising that they will not pay for asymptomatic testing.

3. I don't have symptoms, but an organization (work, school, etc.) is requiring a test. Would that be covered?

In general, if you don't have symptoms, and the test is being done for public health tracking or travel, insurers are not covering the cost of the test. It's unlikely the test will be covered but it is always best to check with your insurance company.

4. I will need a test after I return from out of state. Will that test be covered?

Aside from pre-op testing, most insurers are advising that they will not pay for asymptomatic testing. It's unlikely the test will be covered but it is always best to check with your insurance company.

5. Is there free testing available?

Yes. Visit [the New York State COVID-19 website](#) to find a site that is performing free COVID-19 testing.

6. Is the COVID-19-19 ANTIBODY testing covered by insurance?

At this time, most insurers are not covering the costs for the COVID-19 antibody test that is performed solely for purposes of pandemic control and/or epidemiologic tracking. Coverage is only available when the test is medically appropriate for the diagnosis and treatment of an individual.