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Wolf Administration Presents Comprehensive COVID-19 Testing Prioritization Plan and “Know Your Insurance Coverage”

Harrisburg, PA – Amid all efforts aimed at keeping Pennsylvanians safe from COVID-19, Pennsylvania has developed an enhanced testing strategy that makes testing accessible, available, and adaptable as the state learns more about the virus.

Today, Sec. of Health Dr. Rachael Levine, the commonwealth’s Contact Tracing and Testing Director Michael Huff, and Insurance Commissioner Jessica Altman provided a comprehensive look at testing for COVID in the state with details about who should be tested and when, and how everyone should know about their insurance coverage.

“We appreciate the hard work done by health systems, pharmacies, Federally Qualified Health Centers (FQHCs), medical clinics and other entities that are providing testing for COVID-19 across Pennsylvania,” Secretary of Health Dr. Rachel Levine said. “When we established our testing strategy, we wanted testing to be accessible, available and adaptable and we are working to meet that challenge. Anyone who believes they have symptoms of COVID-19 can get tested today in Pennsylvania.”

Director of Contact Tracing and Testing Michael Huff outlined details of how all Pennsylvanians who want or need a test will have access to one. Priority attention will be given to those who are the most vulnerable.

Individuals will be offered testing based on a prioritized tiered approach using the following test types:

- PCR test, which is the Gold Standard, but supply and turnaround time could be a challenge.
- Antigen test, which is much more widely available, and results can be within the same day; however, there can be challenges with accuracy.

This prioritization supports public health officials, health care providers, and laboratories in determining who should be tested given the current environment of the COVID-19 pandemic in Pennsylvania.

Testing is prioritized by four tiers:

Tier One priority is for hospitalized individuals with signs or symptoms of COVID-19; symptomatic individuals who are close contacts to a positive case of COVID-19; and asymptomatic individuals with certain underlying health conditions who are close contacts to a positive case of COVID-19.

Tier Two priority is for all other individuals with COVID-19 symptoms; close contacts of confirmed cases who are asymptomatic; individuals who are asymptomatic and who live in congregate care facilities; individuals who are asymptomatic and who work in health care, non-long-term congregate care facilities, home health care, emergency services, child and adult protective services, correctional facilities, and compassionate care and hospice services.

Tier Three priority is based on the COVID-19 prevalence in the community for asymptomatic individuals who work in areas that have frequent interactions with the public and may not have the ability to maintain at least six feet of space on a consistent basis. For example: retail and manufacturing and food services.

Tier Four priority for individuals who are asymptomatic and who do not fall into other categories.

“A foundational aspect of our testing strategy requires us to use available testing resources in an efficient and effective manner,” Dir. Huff said. “As the field of diagnostic testing evolves and antigen tests become more readily available, we must ensure that the most suitable type of test is being administered for our citizens. To that end, we continue building up our COVID-19 testing capacities to prepare for future outbreaks and surveillance to rapidly identify disease and mitigate it. The key is to quickly respond as the landscape changes.”

Another important aspect of testing is discrimination and inappropriate workplace testing. The state emphasizes that it is important that employers do not use testing to unintentionally discriminate against employees who have previously tested positive for COVID-19 (such as by preventing them from resuming work after they can do so in a manner consistent with public health and safety). This does not mean an employer must allow an employee who currently has COVID-19 to return to work before the employee's infection is resolved, but symptom- or protocol-based criteria should be used in determining when an employee is safe to return to the workplace.

Insurance Commissioner Jessica Altman advised Pennsylvanians to know their coverage as it pertains to COVID-19 testing.

“No Pennsylvanian should forego testing for any reason, if deemed medically necessary, including fear of what it might cost,” Commissioner Altman said. “The Insurance Department wants to assure Pennsylvanians that if they lose their employer-sponsored health care coverage because their employment was affected by the COVID-19 outbreak, there are options available for them to continue coverage. In Pennsylvania, individuals and families can secure coverage through the Affordable Care Act Marketplace. In addition to the ACA, Medical Assistance, Children’s Health Insurance Program (CHIP), and COBRA are also options.”

Before getting tested for COVID-19, individuals need to understand what kind of health care coverage they have. The laws and regulations that govern health care coverage can impact different types of coverage in different ways.

Commissioner Altman outlined COVID testing for anyone with symptoms or a known or suspected recent exposure and who has health care coverage through a government program such as Medicare and Medicaid; health care coverage directly from an insurance company, the federal health insurance marketplace, through an employer (including through COBRA), or through Pennsylvania Employee Benefits Trust Fund (PEBTF).

Altman noted that with any kind of comprehensive medical insurance, including through Medicare, Pennsylvania's Medical Assistance or CHIP programs, or private health insurance plans in Pennsylvania, testing is covered if your health care provider determines it is appropriate. When your health care provider says you need that test, all of these types of insurance provide coverage without any out-of-pocket costs such as co-pays or a deductible. This includes the test itself, but also any other costs associated with receiving the test such as the fee to the provider or facility administering the test.

In May, Gov. Wolf announced that through the federal stimulus bills providers of [COVID-19 testing and treatment services](#) will be able to be reimbursed for providing those services to uninsured patients.

"With COVID-19, our health has never been more on our minds and our health insurance coverage has never been more important to our peace of mind," Altman said. "I want to stress that there are options, and that there is help navigating these complicated questions if you need it."

All of the information discussed today is available in detail [here](#).

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