

WYOMING DEPARTMENT OF INSURANCE

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CHEYENNE -----Insurance Commissioner Jeff Rude announced the posting of this Informational Bulletin to provide additional information regarding antibody testing for COVID-19 (coronavirus). This Informational Bulletin builds upon Bulletin 2020-2 issued in March in which health insurers were asked to identify their coverage for diagnostic testing and treatment for COVID-19. The Department of Insurance Informational Bulletin notifies all interested parties, including health insurance carriers offering health benefit plans and self-funded plans in Wyoming additional information regarding coverage for COVID-19 testing and treatment.

“The potential spread of COVID-19 has had a dramatic impact on Wyoming citizens and our economy. Unfortunately, this could continue for an uncertain time into the future,” Commissioner Rude stated. “It is important that government and business leaders take the appropriate steps to safeguard the health and wellness of Wyomingites. The Department of Insurance acknowledges that health insurance coverage plays a critical role in this crisis. I encourage insurance carriers to continue doing their part by covering the expense of medically necessary diagnostic testing and treatment for insured individuals. However, health insurance should not be expected to cover public health surveillance or employment screening programs unless they are directed to do so by federal authorities. Those testing operations need to be paid for by either state and federal government or employers seeking this testing. We are waiting for additional guidance on this issue from our federal partners,” Commissioner Rude added.

Informational Bulletin Antibody Testing – COVID-19

At present, the Wyoming Insurance Department is aware of three types of COVID-19 tests:

1. Tests that look for the presence of the unique DNA of COVID-19 in a patient. Scientifically called a **Polymerase Chain Reaction (PCR) test**.
2. **Antigen tests** that look for a unique part of COVID-19, such as a specific protein on one of the unique COVID-19 spikes.
3. **Antibody tests** (also known as serology tests) that look for the presence of antibodies in a patient’s immune system that may fight off COVID-19.

The issuance of this Informational Bulletin clarifies the expectation that carriers cover Polymerase Chain Reaction (PCR) and Antigen tests designed to detect the presence of COVID-19 when a patient’s symptoms indicate the medical need to conduct a test. The Wyoming Department of Insurance anticipates that insurers will cover antibody tests only when such tests are medically necessary in order to support diagnosis or treatment for COVID-19 or for treatment of another disease when information about COVID-19 antibodies may impact the future outcome of that treatment for an individual. These tests must be prescribed by a physician and cannot be merely requested by a consumer.

Consumers wishing to have an antibody test may be able to have the test conducted, but it will be the consumer’s financial responsibility for the charge unless the test is medically necessary and it is needed for diagnosis or treatment as related to a treatment plan for that individual. At this time, public health surveillance testing or employee screening are not considered to be medically

necessary. Further, there remains much controversy over the effectiveness and reliability of antibody testing. “I fully expect the antibody testing to improve over time, but currently, there is considerable variability in the available testing,” commented Commissioner Rude.

“I am proud to say that the health insurance industry has stepped up during this national health crisis by expanding services and waiving cost sharing for diagnostic testing and treatment related to COVID-19. Insurers will continue to cover those tests and treatments, but public health data and employment screening responsibilities have always rightfully remained with the government or the employers seeking that screening.”

If additional information about testing becomes available from the federal Center for Medicare and Medicaid Services (CMS), a link to that information will be posted on the Department of Insurance website.

Individuals with questions related to the DOI’s Informational Bulletin should contact the Insurance Department at: [www//doi.wyo.gov](http://www.doi.wyo.gov). For the latest information and updates related to COVID-19, please visit the Wyoming Department of Health coronavirus website at: <https://health.wyo.gov/publichealth/infectious-disease-epidemiology-unit/disease/novel-coronavirus/> or the Wyoming Department of Insurance website at DOI.wyo.gov, and the CDC website at: <https://www.cdc.gov/coronavirus/2019-ncov/index.html>