

## Insurance Provider Billing Guidance

### 1. UNITED HEALTHCARE

- a. You will have \$0 cost-share (copay, coinsurance or deductible) for COVID-19 testing-related services via in-person or virtual visits during the national public health emergency period, currently scheduled to end Oct. 17, 2021. This coverage applies to in-network and out-of-of-network visits for Medicare Advantage, Exchange, Individual and Employer-sponsored health plans. For individuals enrolled in UnitedHealthcare Community Plans, state variations and regulations may apply during this time. Benefits will be reviewed in accordance with the member’s health plan.
- b. UnitedHealthcare health plans do not cover COVID-19 surveillance testing, which is testing used for public health or social purposes such as employment (return to workplace), education, travel or entertainment. These tests are only covered when required by applicable law and adjudicated in accordance with the member’s benefit plan.
- c. Billing: Use ICD-10 diagnosis code Z03.818 for suspected exposure to COVID-19, or Use ICD-10 diagnosis code Z20.828 for exposure to a confirmed case of COVID-19

| SERVICE                           | CODES TO BILL                      |
|-----------------------------------|------------------------------------|
| COVID-19 Testing Related Services | ICD-10 CODE:<br>Z03.818 or Z20.828 |
| RT-PCR Diagnostic Panel           | CPT CODE:<br>U0002                 |

### 2. AETNA HEALTHCARE

- a. Aetna will cover, without cost share, diagnostic (molecular PCR or antigen) tests to determine the need for member treatment. This includes to direct-to-consumer/home-based diagnostic or antigen tests. Aetna’s health plans generally do not cover a test performed at the direction of a member’s employer in order to obtain or maintain employment or to perform the member’s normal work functions or for return to school or recreational activities, except as required by applicable law. In addition, Aetna is waiving member cost-sharing for diagnostic testing related to COVID-19. The test can be done by any authorized testing facility. This member cost-sharing waiver applies to all Commercial, Medicare and Medicaid lines of business. The policy aligns with the Families First and CARES legislation and regulations requiring all health plans to provide coverage of COVID-19 testing without cost share.
- b. Billing: Use ICD-10 diagnosis code Z03.818 for suspected exposure to COVID-19, or Use ICD-10 diagnosis code Z20.828 for exposure to a confirmed case of COVID-19

| SERVICE                           | CODES TO BILL                      |
|-----------------------------------|------------------------------------|
| COVID-19 Testing Related Services | ICD-10 CODE:<br>Z03.818 or Z20.828 |
| RT-PCR Diagnostic Panel           | CPT CODE:<br>U0002                 |

### 3. INDEPENDENCE BLUE CROSS BLUE SHIELD

- a. Independence covers the cost for medically appropriate diagnostic and antibody testing ordered by a physician or authorized by a health care professional at no cost to the member. This coverage is in accordance with federal mandates through the end of the public health emergency. Independence does not cover tests that are needed for return to work, a condition of employment, return to school, or travel.
- b. Billing: Use ICD-10 diagnosis code Z03.818 for suspected exposure to COVID-19, or Use ICD-10 diagnosis code Z20.828 for exposure to a confirmed case of COVID-19

| SERVICE                           | CODES TO BILL                      |
|-----------------------------------|------------------------------------|
| COVID-19 Testing Related Services | ICD-10 CODE:<br>Z03.818 or Z20.828 |
| RT-PCR Diagnostic Panel           | CPT CODE:<br>U0002                 |