



COVID-19 Testing: What You Need to Know

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The Coronavirus 2019 disease (COVID-19) pandemic has created a public health crisis across the world. Johns Hopkins University reports more than six million deaths are attributed to the disease around the world, with just under one-sixth of these in the United States. Scientists are beginning to discover correlations between the disease even in its mildest cases and other long-term conditions. For example, the AMA Journal of Neurology reported that a study of 3,233 COVID-19 survivors aged 60 and older in Hunan, China found a higher proportion of early-onset cognitive decline even among non-severe COVID-19 survivors.

While many people who test positive for COVID-19 experience only mild symptoms, COVID-19 can attack more than your lungs and respiratory system. Other parts of your body may also be affected, which is one reason why it's important to test as soon as symptoms develop so treatment and isolation can begin immediately.

With the various types of tests available, it's important to understand the differences between each kind of test. The Centers for Disease Control (CDC) provides the following useful information:

Laboratory Test

- *Sample can either be a nasal swab or saliva*
- *Results usually in 1-3 days*
- *Results are reliable for people with and without symptoms*
- *No follow-up test required*
- *Common example: PCR test*

Rapid Test

- *Sample is usually a nasal swab*
- *Results usually in 15-30 minutes*
- *Results may be less reliable for people without symptoms*

- *Follow-up test may be required*
- *Common example: Antigen test*

Free Antigen tests are now available to every home in the United States, via the US Postal Service. Each kit comes with two tests, via <https://www.covid.gov/tests> and every home is eligible to order 2 sets of 4 free at-home tests (eight total).

Antigen tests function a lot like a home pregnancy test,” American Medical Association (AMA) member Scott Koepsell, MD, PhD explains. “They’re just looking for whether it’s having one line or two lines on a test strip—is the virus protein there and are we able to detect it?”

Antigen tests are not perfect. A research letter published by the AMA reported a study of nearly one million tests administered in Canada found 462 false positive tests, although more than 60% of these were from a single batch of test devices. However, regularly testing yourself certainly increases the chances you’ll be alerted to the disease and be able to quarantine.

The PCR test for COVID-19 is a molecular test that analyzes the sample, looking for genetic material of the virus that causes COVID-19. The PCR test has been the gold standard test for diagnosing COVID-19 since authorized for use in February 2020. However, it has only limited availability for home use and can be expensive. According to the Cleveland Clinic, an antigen test is typically faster but is less sensitive than a PCR test. Because it is not as accurate as a PCR, your healthcare provider could request a PCR test to confirm the antigen test result.

If you have health care coverage directly from an insurance company, the health insurance marketplace, or through your employer (including through COBRA), a test must be covered if your attending health care provider has assessed your individual situation and determined that you have symptoms or have a known exposure. In accordance with the American Rescue Plan, State Medicaid and CHIP programs are required to cover FDA-authorized at-home COVID-19 tests. Veterans enrolled in VA health care, are entitled to diagnostic testing with no copay.

Any individual with Medicare is entitled to eight COVID-19 tests every month with no copay. Medicare Advantage should use their red-white-blue Medicare card, rather than their Medicare Advantage identification, since this an additional Part B benefit. When a doctor or other health care professional orders it, a Medicare beneficiary is entitled to no-cost PCR and antigen tests through a lab as well.

If you do receive a positive COVID-19 diagnosis, make sure to notify your primary health care provider and monitor your symptoms, while isolating for a minimum of five days. More information is available from the CDC <https://www.cdc.gov/coronavirus/2019-ncov/faq.html>.

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