

The Truth About Testing

Testing for COVID-19 antibodies has been particularly fraught with confusion. Here’s what you need to know about COVID-19 testing – what kind of tests are available, when they should be used and what’s covered by insurance.

Question	DIAGNOSTIC (Antigen or Molecular)	ANTIBODY (Serology)
What does the test tell me?	The antigen and molecular diagnostic tests can show if you currently have an active or recent infection of COVID-19, which is caused by the SARS CoV2 virus.	The antibody (or serology) test when accurate can tell if you’ve had a prior infection of a SARS CoV2 like virus.
What doesn’t the test tell me?	The antigen or molecular diagnostic tests do not tell you if you’ve had COVID-19 or another coronavirus infection in the past.	The antibody test does not tell you if you have an active COVID-19 infection, and it does not tell you if you are immune from a future COVID-19 infection.
How reliable are the tests?	Many antigen and molecular diagnostic tests have 95% reliability rates for a positive test. However, negative tests may have an error rate of up to 30%. Visit the FDA website for the most up-to-date information about COVID testing.	The current accuracy of antibody tests is improving, although, there remains no evidence of immunity to future COVID-19 infection. Visit the FDA website for the most up-to-date accuracy information on antibody testing.
What’s covered by law?	During the Federal Public Health Emergency declaration:	
What does my insurance cover?	FDA emergency use authorized or CLIA-lab diagnostic testing – including the associated provider visit – when ordered by your attending provider as part of appropriate medical care.	FDA-authorized or CLIA-lab antibody testing when ordered by your attending provider as part of appropriate medical care.
What may not be covered by my insurance?	The short answer is, it depends on the specific coverage of your health plan. Sign in to your RGA account and review your specific COVID-19 coverage in your SPD, call our Customer Care team at 1-866-738-3924 Mon-Fri 6 am - 6 pm PT, or send us a note through myRGA.	
	Antigen or molecular diagnostic testing for the purposes of employment, surveillance, tracing, tracking or extracurricular activities, such as travel, school, sports or summer camps.	Antibody testing for the purposes of employment, surveillance, tracing, tracking or extracurricular activities, such as travel, school, sports or summer camps. The Equal Employment Opportunity Commission has issued guidance that forbids employers from requiring workers to take a COVID-19 antibody test before entering the workplace, citing CDC recommendations that these tests should not be used for return to work requirements and American’s with Disabilities Act requirements.