



Ensuring the Integrity of COVID-19 Testing for Common Ground Members

Shortly after the COVID-19 Pandemic began, the U.S. Food and Drug Administration (FDA) began issuing several warning letters to companies advertising and selling fraudulent products with claims to prevent, treat, mitigate, diagnose or cure COVID-19. In an effort to help health care consumers avoid fraudulent advertising and marketing schemes, and to ensure the integrity of the care our members receive, CGHC has committed to covering only those COVID-19 tests that have either been verifiably FDA approved or that have an emergency use authorization (EUA) designation,¹ so long as such testing is processed by a Clinical Laboratory Improvement Amendments (CLIA) certified laboratory². This includes CLIA-waived, moderate and high complexity COVID testing ordered by a qualified, licensed health care provider.

Alternatively, CGHC will provide coverage for certain point-of-care (POC) or “at-home,” CLIA-waived tests which may be purchased commercially by the member and self-administered in order to confirm the presence or absence of COVID-19 infection. Such tests are commonly transported (or mailed in) to a laboratory which has a current, valid certificate of registration or certificate of waiver (COW). Most at-home tests still require an order from a health care provider.

CGHC does not cover testing required by another entity, including testing required by a third party as a condition of a member’s employment, testing mandated for interstate travel, international travel or entry into a foreign country, or for other COVID-19 surveillance.

CGHC suggests that if you are unable to obtain a COVID-19 test through your local health department, public testing site, commercial pharmacy or personal medical clinic, reach out to your health care provider for further guidance on how to arrange for a home-based COVID test. Most home-based test kits are still prescription-only, and your health care provider is in the best position to recommend the right test based on your unique symptoms and/or exposure history. For more information on at-home testing, please follow this link:

<https://www.cdc.gov/coronavirus/2019-ncov/testing/at-home-testing.html>

In addition, here’s an informative video on COVID-19 testing from the FDA:

https://youtu.be/5hu7_xlsCRg.

¹Per §564 of the Federal Food, Drug, and Cosmetic Act

² A CLIA certified laboratory means that the laboratory shall hold either a valid certificate of registration or certificate of waiver (COW)