



CovidClinic

Hello,

A recent deadline with HRSA funding required the lab to quickly submit testing claims to HRSA and the various insurance companies. As individuals began receiving their explanation of benefits letters from these insurance companies, some have had questions. I am providing information here that will answer these questions and resolve any concerns patients may have.

On March 15, 2022 HRSA announced that the last day to bill claims through the federal program would be March 22, 2022. Following that announcement, the lab team worked quickly to compile a large billing file and to submit as many claims as it could to HRSA and the insurance companies. These claims ranged from October 2021 to March 22, 2022. Whereas previously, there was not a lot of urgency in submitting claims, the HRSA deadline accelerated the process.

After receiving and processing many of the claims, some insurance companies began sending out explanations of benefits or EOBs. At first glance, these EOBs can look like a bill. This is where some patients become concerned. Some patients worry that they will have to pay for testing. However, there is no need to worry. The EOB is not a bill. The bill would have to come from the lab itself and as we have promised, these tests are at no cost to the patient. We want to assure you that no patients will receive a bill from Covid Clinic or Medlab2020 for testing services.

Although insurance companies send patients EOBs that show the service rendered and how much was paid, EOBs do not require payment. If an insurance company claims it will not pay for testing, we still will not bill the patient. Additionally, that insurance company may actually be in violation of the law. Under California Senate Bill 510 (CA SB 510), insurance companies are required to pay for COVID-19 testing when ordered by a physician. If your insurance is not adhering to this requirement, please let us know which payers are not covering COVID testing for their members so we can help take care of this.

Dr. Abinante (a physician) is ordering the tests and providing the diagnostic coding to Medlab2020 which is in turn billing insurance for the COVID-19 tests it performs. Due to this, we are confident that all testing provided is well within the guidelines of SB510.

Again, we want to assure you that regardless of the amount the insurance covers, neither Covid Clinic, nor MedLab2020 will ever send a bill for the No Cost PCR tests we administer at the schools. If any patient were to ever receive a bill (not an EOB), they should immediately reach out to Covid Clinic at k12@covidclinic.org and we will look into it. To date, no patient has ever received a bill.

Thank you,

Covid Clinic Education Team

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