

# COVID-19 testing: The Reimbursement Puzzle

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**Abstract:** The coronavirus disease 19 (COVID-19) is a cross-cutting concern worldwide disrupting societal and scientific norms. However, the opportunities and challenges it presents calls for a focus on upstream thinking framework to address equitable access to testing and treatment options. An essential component in defining a clear case for COVID-19 is mass testing as well as addressing the barriers to uptake. A well-defined case is essential for isolation, quarantine, management, and contact tracing that can help control the spread of SARS-CoV2. As the global understanding of SARS-CoV2 evolves, reimbursement already plays a crucial role in reducing health care costs. There is currently a scarcity of debate regarding cost reimbursements and its role in COVID-19 mass testing. Understanding reimbursement role is key to ensure sustained access to testing especially in resource limited setting where majority of the most vulnerable populations live.

**Key words:** COVID-19, SARS-CoV2, Mass Testing, Reimbursement.

## I. INTRODUCTION

Globally, the urgent need to execute mass testing have been completely missed especially in poor countries. The most obvious practical challenge in scaling up testing has been attributed to lack of trained personnel and equipment, supply chain disruption, and recently suggested reimbursement gap. Better utilization of reimbursement is critical to ensure more vulnerable people are tested in seamless harmony. Testing should be designed to be affordable and utilized as part of routine medical care.

## II. THE SITUATION

Hesitancy to test by the public, supply chain disruption, and the lack of reimbursement for SARS-CoV-2 screening are recent examples that have challenged the deployment of mass testing to tame SARS-CoV2 outbreak. In addition, political and regulatory landscape has been slow to map threats and opportunities leading to slow uptake of COVID-19 testing hence the need for stakeholders to provide key pieces of infrastructure to support it. For instance, insurers will need to

address coverage issues for the most vulnerable populations thus enabling global access to testing and limiting out of pocket expense.

## III. THE CHALLENGE

Across the developed and underdeveloped countries, SARS-CoV2 testing is significantly overwhelmed. Strategies for increasing coronavirus testing in communities without compromising access is an ongoing challenge. Lack of reimbursement policy offers a slippery surface. Out-of-pocket expense further adds complexity along the path to deploy mass testing. If disease testing is preventative, and if insurance companies find it cost effective to reimburse for prevention, then borrowing from current thinking may suggest that costs associated with COVID-19 should be reimbursed.

## IV. THE SOLUTION

Developing a reimbursement model for novel disease outbreaks can serve as a template to help vulnerable populations navigate testing challenges, enhance early detection, and ensure equal access to healthcare. Advocacy and engagement strategies can educate and influence key players to maximize testing coverage. Reimbursement recommendations made now may create opportunities for greater preparedness for future pandemics and affect the ability to onboard capacity for new testing technologies and platforms when they might be needed. Feasibility for reimbursement policy has a role in advancing testing uptake and can serve as a catalyst needed to expedite early detection of outbreaks. Borrowing reimbursement models for other infectious disease testing can reduce the drag on testing. New simulations suggest reimbursement can fuel our efforts to create new reality for the next new normal. This will help patients and their families maneuver the often confusing and overwhelming path.

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