Contact Your Members of Congress  
Demand Payment Carve-Out for COVID Tests

Patient demand is surging in urgent care centers across the country, with an increasing number of patients with upper respiratory symptoms seeking care and COVID-19 testing from urgent care center providers.

The Urgent Care Association (UCA) shares the growing frustration among urgent care center providers with the refusal by most private payers to separately cover the cost of COVID-19 point-of-care tests, as well as the high costs of these tests. We therefore want to mobilize everyone in urgent care to ensure our lawmakers understand these problems and their effects on our communities.

Over the past few weeks, UCA leaders have spoken with key congressional offices about this widespread problem and the barrier it is creating with differentiating COVID-positive patients from those with COVID-like symptoms — a problem that will only become more difficult with the approaching influenza season.

When Congress passed the CARES Act in March, COVID testing was rapidly evolving and lawmakers were focused on ensuring patients would not be responsible for out-of-pocket costs. Unfortunately, language in the law seems to support the posture of payers that the cost of point-of-care COVID tests are not separately payable and should be part of case rates negotiated with urgent care centers prior to the public health emergency.

The UCA needs the help of all urgent care stakeholders to convince Congress these private payer policies are bad for patient care and are impeding control of virus spread.

Lawmakers are currently negotiating another COVID relief bill; therefore, your immediate action is needed.

Contact your senators and representatives today and ask them to support patient access to point-of-care COVID testing by requiring payers to separately cover the costs of those tests provided in the urgent care center setting.

How to Contact Your Members of Congress

To identify your senators, click here. On this page, you will find a list of senators and a link for contacting them by email.
To find your representative, click here. From this page, locate your representative using your zip code. Once you navigate to your representative’s home page, you will be directed on how to contact him/her.

**Template Email Text**

The following template email is intended to serve as a guide for your communications with your members of Congress. Please take a moment to personalize your communication with your state, location and other information that supports your request for coverage of COVID point-of-care tests.

Dear [member of Congress]

As a constituent and urgent care center [provider/owner] I want to make you aware of a problem that my center and urgent care centers across the country are experiencing with administering COVID-19 point-of-care tests to patients who come to our centers with COVID symptoms.

Urgent care centers are experiencing an unprecedented surge in patient volume and have become a predominate site of service for those with COVID symptoms.

When a patient with COVID symptoms presents to an urgent care center, it is in the best interest of the patient to quickly determine whether he or she is potentially COVID positive. If it is determined a patient is potentially COVID positive, immediate and appropriate medical management, counseling, and spread mitigation strategies can be initiated.

Unfortunately, these point-of-care COVID tests are currently cost prohibitive for most urgent care centers because insurance companies will not cover the cost of these tests outside of case, or global rates, they negotiated with urgent care centers prior to the public health emergency.

Depending on an urgent care center’s “purchasing power,” these point-of-care tests can cost a center between $25 and $50 dollars each. Previously negotiated case rates for total care of the patient are based on a certain level of predictability and typically result in razor thin margins. These case rates do not cover the cost of a patient visit and COVID point-of-care tests, let alone the newly added costs of personal protective equipment, enhanced disinfection, and added human resource costs resulting from the pandemic.

I am asking for your help to require insurance companies separately cover the cost of point-of-care COVID tests outside of case rates they negotiated with urgent care center providers prior to the public health emergency.

In a paper published in July in the *New England Journal of Medicine*, scientific leaders at the National Institutes of Health (NIH) explained the urgent need for nationwide deployment of low-complexity, point-of-care molecular diagnostics with rapid results. Congress provided $1.5 billion in stimulus funding to the NIH for COVID testing which launched the NIH’s Rapid Acceleration of Diagnostics (RADx) program
to support the development and deployment of rapid tests. As the paper states, “.....the RADx initiative was conceived by Congress to provide near-term solutions to increase the number of tests available by the fall of 2020, as schools and universities evaluate the safety of in-person classes and as the annual influenza season begins.”

Until insurance companies are required to separately cover the cost of these rapid, or point-of-care, tests, sick patients who come to urgent care centers afraid they have COVID will have to wait for their test results which will hamper the ability of urgent care centers to quickly initiate appropriate interventions, including for patients who may be at high risk for COVID-related complications.

I respectfully request your swift attention and support on this matter and look forward to hearing from you.