CORONA VIRUS (COVID-19)
FREQUENTLY ASKED QUESTIONS
BAHAMAHEALTH

For detailed information on COVID 19, please refer to The Centre for Disease Control and The Bahamas Government Ministry of Health.

https://www.cdc.gov/coronavirus/2019-ncov/faq.html#Testing

http://www.bahamas.gov.bs/wps/portal/public/

1. Are COVID 19 PCR and COVID 19 antibodies tests covered?
BahamaHealth covers only the COVID 19 PCR test. The PCR is known to be the gold standard.

2. When does my insurance plan cover COVID 19 PCR?
BahamaHealth covers COVID 19 PCR within and outside the Bahamas for the following reasons:
- Physician Referral for patients presenting with COVID 19 symptoms
- Hospitalization for medical and surgical procedures
- Out-patient surgical procedures

3. When is COVID 19 PCR not covered by my insurance plan?
- Asymptomatic persons
- Leisure travel
- Job requirement for hire or to address any employment query/request.

4. Do you have to get verification from BH before the test cost is covered?
Yes. If you are using your insurance coverage, your medical provider must verify benefits before administering the test. Certain restrictions apply. Refer to #3. Please present your ID card at the time of service for verification of benefits.

5. What is my responsibility for an approved COVID 19 PCR test?
You are required to pay 20% of the Reasonable and Customary charges for the COVID 19 PCR test.

6. Where can I have my COVID 19 PCR test done?
Within the Bahamas, PCR COVID19 tests may be done at a Ministry of Health approved laboratory. Outside of the Bahamas, at a Government approved laboratory of the Country i.e., Department of Health and Human Services (HHS) in the USA

7. What if I have a positive COVID-19 result?
Follow the protocols of the Ministry of Health and your physician. Self-quarantine. If you are employed, follow your company's HR policy.

Updated August 2020