



# 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/index.html>

[www.bahamas.gov.bs/health](http://www.bahamas.gov.bs/health)

- 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 Ministry of Health approved laboratories. 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.