



# Factsheet

## Covid-19 (novel coronavirus disease)

# Rules for coverage of the costs of testing for SARS-CoV-2 and of associated medical care

Date:

18 September 2020

## 1. Background

### 1.1. FOPH testing strategy of 24 June 2020

On the basis of the FOPH testing strategy, the Confederation will cover the costs of medically prescribed outpatient molecular biological (PCR) and serological analysis for SARS-CoV-2, and of associated medical care, in individuals meeting the [FOPH's suspected case, testing and reporting criteria of 24 June 2020](#)<sup>1</sup>.

Molecular biological analysis (PCR) is recommended for:

- symptomatic individuals meeting one of the clinical criteria (including rare symptoms) specified in the FOPH testing strategy of 24 June 2020<sup>2</sup>;
- asymptomatic individuals who have been notified by the SwissCovid app of contact with a Covid-19 case (see Fig. 1).

Close contacts of a Covid-19 case who are asymptomatic and in quarantine may also be tested (by PCR and/or serological analysis). The indication for testing is established by the competent cantonal authority (the Cantonal Medical Officer or a contact tracing service acting on his/her behalf).<sup>3</sup> Cantonal Medical Officers may still, in justified cases differing from those specified above, order the testing of asymptomatic individuals (by PCR and/or serological analysis) so as to investigate and control the spread of the virus when outbreaks occur. As far as the costs of these analyses are concerned, the costs of molecular biological analysis (PCR) will be covered by the Confederation. The costs of serological analysis will only be covered by the Confederation if it is explicitly ordered by the Cantonal Medical

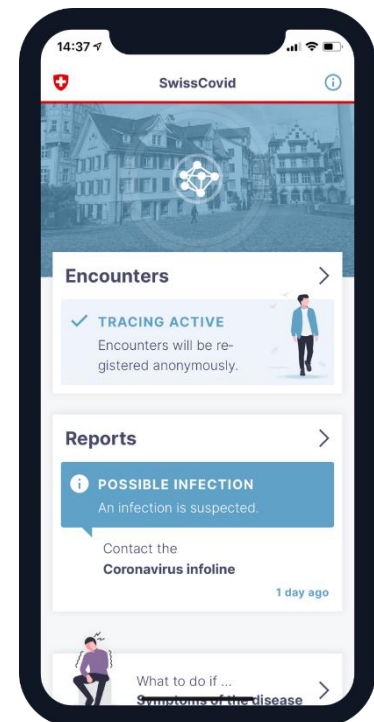


Fig. 1: SwissCovid app notification of possible contact with a Covid-19 case

<sup>1</sup> Available in French/German/Italian at:

[www.bag.admin.ch/bag/de/home/krankheiten/infektionskrankheiten-bekaempfen/meldesysteme-infektionskrankheiten/meldepflichtige-ik/meldeformulare.html](http://www.bag.admin.ch/bag/de/home/krankheiten/infektionskrankheiten-bekaempfen/meldesysteme-infektionskrankheiten/meldepflichtige-ik/meldeformulare.html)

<sup>2</sup> The FOPH suspected case, testing and reporting criteria of 24 June 2020 are available in French/German/Italian at:

[www.bag.admin.ch/bag/de/home/krankheiten/infektionskrankheiten-bekaempfen/meldesysteme-infektionskrankheiten/meldepflichtige-ik/meldeformulare.html](http://www.bag.admin.ch/bag/de/home/krankheiten/infektionskrankheiten-bekaempfen/meldesysteme-infektionskrankheiten/meldepflichtige-ik/meldeformulare.html)

<sup>3</sup> In certain situations, testing of asymptomatic/presymptomatic contacts is indicated (from the 5th day after contact) so that chains of transmission can be broken more rapidly if test results are positive. A negative test does not mean that quarantine can be terminated prematurely!

**Further information:**

Federal Office of Public Health, Health and Accident Insurance Directorate, [leistungen-krankenversicherung@bag.admin.ch](mailto:leistungen-krankenversicherung@bag.admin.ch), [www.bag.admin.ch](http://www.bag.admin.ch)

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Officer.

The present rules for the coverage of costs concern outpatient testing for SARS-CoV-2. Inpatient testing is included in inpatient fee-per-case payments (DRG, Art. 49 Health Insurance Act (HIA)); as a result, it does not give rise to any additional costs for patients.

## 1.2. Clinical criteria for diagnostic testing for SARS-CoV-2

The FOPH recommends molecular biological analysis for SARS-CoV-2 for anyone meeting one of the following clinical criteria specified in the FOPH testing strategy of 24 June 2020:

- symptoms of acute respiratory disease (e.g. coughing, sore throat, shortness of breath, chest pain) and/or
- fever without other etiology and/or
- sudden loss of the sense of smell and/or taste and/or
- in elderly individuals, acute confusion or deterioration in general health without other etiology

N.B. Other less common and unspecific symptoms may also be associated with Covid-19<sup>4</sup>.

## 1.3. Laboratory analyses and associated medical care

The Confederation will generally cover the costs of laboratory analysis and the costs of associated medical care. The Confederation will provide a flat rate payment of CHF 50 to cover the costs of the associated medical consultation or the corresponding expenses at a test centre (each consultation is conducted by a medical practitioner on site, who checks the indication in each case). Included in the flat rate payment are the costs of taking the sample, including the patient's medical consultation, the swab and/or blood sampling and the protective materials, as well as the communication of the test results to the person tested and the mandatory report to the Federal Office of Public Health. The materials required for the swab are made available by the laboratory and covered under order processing.

If the same person undergoes both molecular biological and serological analysis for SARS-CoV-2 on the same day, in accordance with Article 26 paragraph 4 of COVID-19 Ordinance<sup>5</sup> the Confederation will provide the flat-rate payment of CHF 50 only once.

In accordance with Article 26 paragraph 2 letter *b* of COVID-19 Ordinance 3, the Confederation will pay up to the following maximum amounts for **molecular biological analysis** for SARS-CoV-2:

- If the analysis is conducted by laboratories on behalf of another approved service provider: up to a maximum of CHF 106. This sum is made up as follows: CHF 82 for the analysis and CHF 24 for order processing, overhead costs and sampling materials.
- If the analysis is conducted by hospital laboratories for the hospital's own use: up to a maximum of CHF 87. This sum is made up as follows: CHF 82 for the analysis and CHF 5 for order processing, overhead costs and sampling materials.

In accordance with Article 26 paragraph 3 letter *b* of COVID-19 Ordinance 3, the Confederation will pay up to the following maximum amounts for **serological analysis** for SARS-CoV-2:

- If the analysis is conducted by laboratories on behalf of another approved service provider: up to a maximum of CHF 49. This sum is made up as follows: CHF 25 for the analysis and CHF 24 for order processing, overhead costs and sampling materials.
- If the analysis is conducted by hospital laboratories for the hospital's own use: up to a maximum of CHF 30. This sum is made up as follows: CHF 25 for the analysis and CHF 5 for order processing, overhead costs and sampling materials.

If the same person undergoes both molecular biological and serological analysis for SARS-CoV-2 on the same day, in accordance with Article 26 paragraph 4 of COVID-19 Ordinance 3 the Confederation

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<sup>4</sup> Aching muscles, headache, general weakness, head cold, gastrointestinal symptoms (e.g. nausea, vomiting, diarrhoea, stomach ache), skin rashes (e.g. pseudo-frostbite, urticarial, vesicular or morbilliform rashes)

<sup>5</sup> SR 818.101.24

### Further information:

Federal Office of Public Health, Health and Accident Insurance Directorate, [leistungen-krankenversicherung@bag.admin.ch](mailto:leistungen-krankenversicherung@bag.admin.ch), [www.bag.admin.ch](http://www.bag.admin.ch)

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will pay the cost component for order processing, overhead costs and sampling materials of CHF 24 (for tests on behalf of another approved service provider) or CHF 5 (for tests for the hospital's own use) only once.

The service provider may not charge persons tested any further costs (such as items 4706.00 "surcharge for nights (7pm to 7am), Sundays and public holidays" of the List of Analyses) for analysis for SARS-CoV-2 and associated medical services.

If on the same order additional analyses are requested for the person tested, the laboratory may not charge to compulsory health insurance any order charge (item no. 4700.00 on the List of Analyses) or presence charge (item no. 4707.00 on the List of Analyses) in addition to the order processing, overhead costs and sampling materials covered by the Confederation.

What is generally covered by the Confederation are maximum amounts, which means that lower costs may, or must, also be invoiced.

## **1.4. Conditions for coverage of costs by the Confederation**

### **1.4.1. Service providers**

Analysis for SARS-CoV-2 must be ordered by a medical practitioner.

The costs of the analysis for SARS-CoV-2 (services as per Art. 26 paragraph 1–4 of COVID-19 Ordinance 3) will be covered by the Confederation if they are provided by the following service providers in accordance with the Federal Health Insurance Act<sup>6</sup> (HIA): medical practitioners, hospitals, and laboratories under the terms of Article 54 paragraph 3 of the Health Insurance Ordinance<sup>7</sup> (HIO), and hospital laboratories under the terms of Article 54 paragraph 2 HIO. Laboratories must have a licence as per Article 16 paragraph 1 of the Epidemics Act.<sup>8</sup>

In the case of test centres or drive-in facilities, the costs will only be covered by the Confederation if these establishments are operated by or on behalf of the canton. With regard to quality assurance, such test centres or drive-in facilities should, at a minimum, meet the relevant cantonal requirements. Services provided by privately organised test centres or drive-in facilities which are not commissioned by the canton will not, therefore, be covered by the Confederation.

### **1.4.2. Sampling**

The service provider as specified in the HIA (medical practitioners and hospitals) or the test centre operated by or on behalf of the canton does the sampling and is also responsible for completion of the laboratory order with the patient's personal details (including health insurance details), clinical information and the indication for the analysis. Responsibility for assessing compliance with the requirements for the coverage of test costs rests with a medical practitioner.

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<sup>6</sup> SR 832.10

<sup>7</sup> SR 832.102

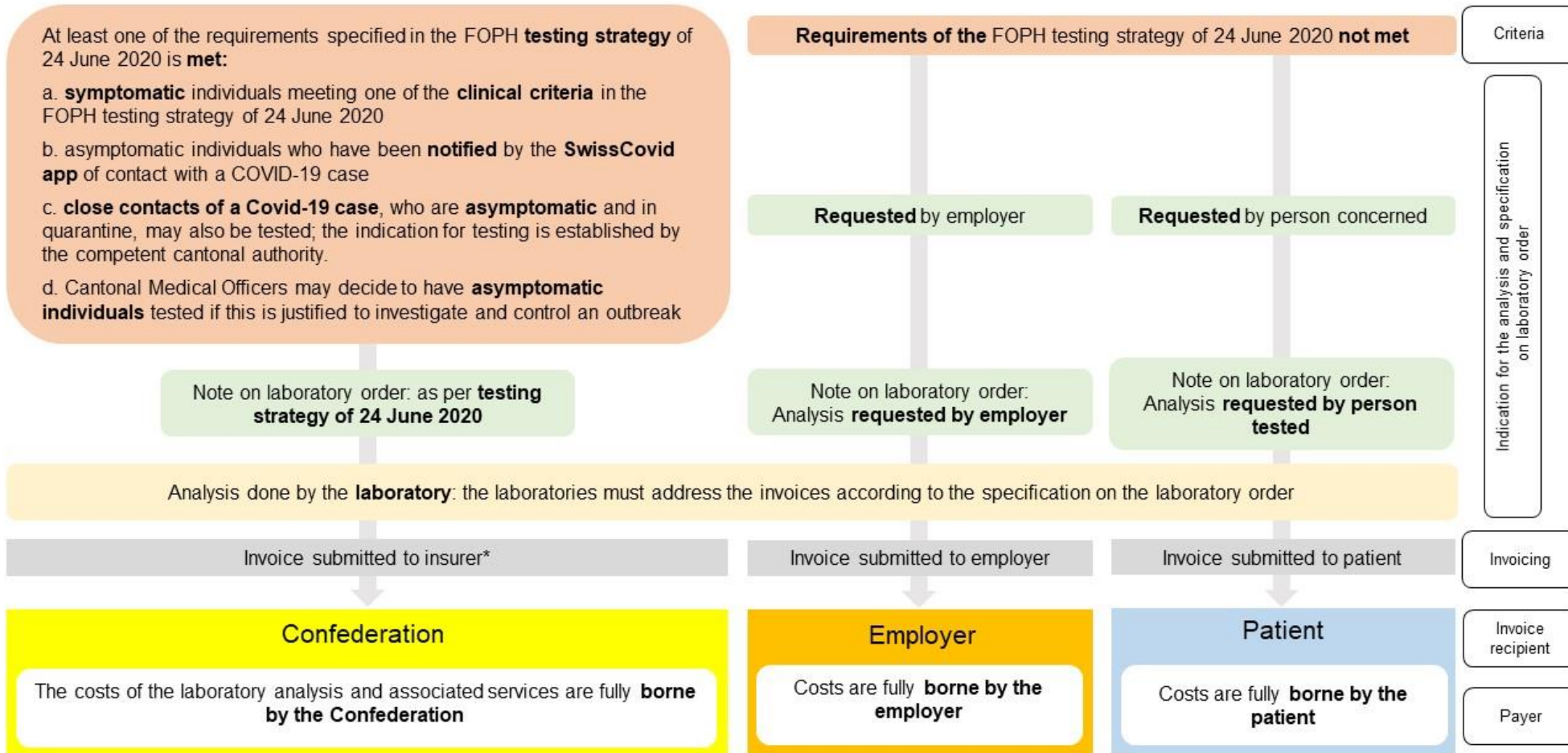
<sup>8</sup> SR 818.101

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## Overview: Coverage of analyses for SARS-CoV-2



Patients must be informed by the medical practitioner of any additional costs arising for which they are liable.

\* to military insurance for persons insured there (active or retired military professionals, militia, civilian service and civil protection); for those not insured in Switzerland, the Common Institution under Art. 18 of the Health Insurance Act (HIA) is responsible.

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## 2. Technical procedure

### 2.1. Invoicing

The service providers submit the invoice, specifying the ZSR number/GLN number, to the insurer responsible (health insurer, Military Insurance), or to the Common Institution. The individual cost components – for sampling and the laboratory analysis – are to be itemised on the invoice and invoiced separately by the service provider concerned. The insurer responsible is the provider of coverage against illness for the person tested. For those not insured in Switzerland, the Common Institution under Article 18 of the HIA is responsible.

Invoices are to be submitted in a standardised form, as specified in Article 26a paragraph 1 of COVID-19 Ordinance 3, including the administrative and medical information specified in Article 59 HIO, to the insurer responsible, or to the Common Institution, under the *tiers payant* system, in accordance with Article 42 paragraph 2 HIA. The insurer, or the Common Institution, communicates the number of medical and laboratory standard charges financed in advance and the number of insured persons, and submits invoices quarterly to the Confederation. The person tested is **not liable for any co-payment** for medical care in accordance with Article 26 paragraph 7 of COVID-19 Ordinance 3.

For additional investigations or medical care which are not required for SARS-CoV-2 sampling and which are performed during or as a result of the coronavirus consultation (e.g. treatment for Covid-19), the act applicable in each case (HIA; AIA, MIA) is to be applied. Medical practitioners must inform the person concerned of any costs arising which are not covered by the Confederation's flat rate coverage, and which thus give rise to additional costs (e.g. co-payment) for the patient. Such services are to be invoiced separately from the analysis by the service provider, in accordance with the applicable provisions in the relevant federal act.

Invoices are generally to be submitted electronically (applicable standard: General Invoice Request of the Data Exchange Forum).

While COVID-19 Ordinance 3 is in force (until 31 December 2021), item no. 3186.00 of Annex 3 to the Health Insurance Benefits Ordinance<sup>9</sup> must not be applied for testing for SARS-CoV-2 (Article 26a paragraph 2 OVID).

### 2.2. Tariffs and tariff numbers to be used by service providers

The following tariffs and tariff numbers may only be used for tests carried out in accordance with the FOPH testing strategy (Section 1.1).

- Invoicing of the **medical flat rate/sampling** in accordance with Article 26 paragraph 2 letter a and paragraph 3 letter a of COVID-19 Ordinance 3, specifying:
  - o For medical practices
    - Tariff: 406
    - Tariff no.: 3028
    - Designation: "Medical flat rate for SARS-CoV-2 test in accordance with FOPH testing strategy – flat rate for medical practitioners"
    - Price: CHF 50.00 (in accordance with Art. 26 paragraph 2 letter a and paragraph 3 letter a of COVID-19 Ordinance 3)
    - Chargeable no more than once per calendar day per person
  - o For hospitals
    - Tariff: 003
    - Tariff no.: 99.9010.00.31
    - Designation: "Medical flat rate for SARS-CoV-2 test in accordance with FOPH testing strategy – flat rate for hospitals"

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<sup>9</sup> KLV, SR 832.112.31

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- Price: CHF 50.00 (in accordance with Art. 26 paragraph 2 letter *a* and paragraph 3 letter *a* of COVID-19 Ordinance 3)
  - Chargeable no more than once per calendar day per person
- Invoicing of the **molecular biological analysis for SARS-CoV-2** in accordance with Article 26 paragraph 2 letter *b* of COVID-19 Ordinance 3, specifying:
  - For analyses conducted by laboratories on behalf of another approved service provider:
    - Tariff: 350
    - Tariff no.: 99.9022.01.31
    - Designation: “Laboratory molecular biological SARS-CoV-2 test in accordance with FOPH testing strategy (for laboratories on behalf of another approved service provider) – flat rate”
    - Price: CHF 106 (in accordance with Art. 26 paragraph 2 Letter *b* of COVID-19 Ordinance 3)
    - Chargeable no more than once per calendar day per person
    - CHF 24 for order processing, overhead costs and sampling materials can be charged a maximum of once a day if both a molecular biological and a serological analysis is carried out on the same person on the same day
  - For analyses conducted by hospital laboratories for the hospital’s own use:
    - Tariff: 350
    - Tariff no.: 99.9027.01.31
    - Designation: “Laboratory molecular biological SARS-CoV-2 test in accordance with FOPH testing strategy (for hospital laboratories for the hospital’s own use) – flat rate”
    - Price: CHF 87 (in accordance with Art. 26 paragraph 2 letter *b* of COVID-19 Ordinance 3)
    - Chargeable no more than once per calendar day per person
    - CHF 5 for order processing, overhead costs and sampling materials can be charged a maximum of once a day if both a molecular biological and a serological analysis is carried out on the same person on the same day
- Invoicing of the **serological analysis for SARS-CoV-2** in accordance with Article 26 paragraph 3 of COVID-19 Ordinance 3, specifying:
  - For analyses conducted by laboratories on behalf of another approved service provider:
    - Tariff: 350
    - Tariff no.: 99.9023.01.31
    - Designation: “Laboratory serological SARS-CoV-2 test in accordance with FOPH testing strategy (for laboratories on behalf of another approved service provider) – flat rate”
    - Price: CHF 49 (in accordance with Art. 26 paragraph 3 letter *b* of COVID-19 Ordinance 3)
    - Chargeable no more than once per calendar day per person
    - CHF 24 for order processing, overhead costs and sampling materials can be charged a maximum of once a day if both a molecular biological and a serological analysis is carried out on the same person on the same day
  - For analyses conducted by hospital laboratories for the hospital’s own use:
    - Tariff: 350
    - Tariff no.: 99.9028.01.31

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- Designation: “Laboratory serological Sars-CoV-2 test in accordance with FOPH testing strategy (for hospital laboratories for the hospital’s own use) – flat rate”
- Price: CHF 30 (in accordance with Art. 26 paragraph 3 of Covid-19 Ordinance 3)
- Chargeable no more than once per calendar day per person
- CHF 5 for order processing, overhead costs and sampling materials can be charged a maximum of once a day if both a molecular biological and a serological analysis is carried out on the same person on the same day

### **2.3. Invoice control**

Insurers and the Common Institution check invoices for the following points:

- Entitlement of service provider to submit invoices (based on the ZSR number or GLN number, cf. Art. 26 para. 4 of COVID-19 Ordinance 3)
- Compliance level of flat rates (amounts specified in Art. 26 para. 2 and 3 of COVID-19 Ordinance 3)
- the same analysis has not been charged for more than once per day per person
- no items other than the flat rate envisaged are included in the invoice

If the legal requirements for invoicing are not fulfilled, the invoice is to be returned to the service provider and not settled. The service provider must then rectify and resubmit the invoice.

### **2.4. Reporting to the FOPH**

Insurers or the Common Institution report quarterly to the FOPH the number of analyses for which they have covered service providers, and the amount covered, at the beginning of January, April, July and October, with the first report being submitted at the beginning of October 2020 (cf. Art. 26a para. 5 COVID-19 Ordinance 3). Each report should include details of the number of cases in the previous quarter.

## **3. Entry into force**

This Factsheet supersedes the Factsheet “COVID-19 (novel coronavirus disease): Rules for coverage of the costs for the analysis for SARS-CoV-2 and the associated medical care” dated 25 June 2020 and is valid from 18 September 2020.

**Further information:**

Federal Office of Public Health, Health and Accident Insurance Directorate, [leistungen-krankenversicherung@bag.admin.ch](mailto:leistungen-krankenversicherung@bag.admin.ch), [www.bag.admin.ch](http://www.bag.admin.ch)

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