

Measle Coverage

Frequently Asked Questions from aetna®

Q: If you cannot locate your vaccination records, how does someone receive a blood antibody test to determine immunity? Is the blood antibody test covered by the BMCS medical plans through Aetna?

A: A physician or qualified health provider may order a blook antibody test (titer) to determine if someone has evidence of immunity against certain diseases, such as measles, mumps, rubella, hepatitis B, or varicella. Titers are commonly used when someone cannot locate vaccination records for employment or school requirements. Coverage for the antibody testing depends on the clinical circumstances on why the test is being ordered. Coverage is processed under the member's medical benefits rather than preventive immunization benefits.

Q: If a healthy adult, born after 1957 cannot locate their vaccination records and chooses not to obtain a blood antibody test, is there any harm in receiving another vaccination? Would insurance cover the vaccine?

A: Many times, providers may recommend vaccinations when records are unavailable. The CDC generally considers revaccination acceptable for most routine vaccines when the documentation isn't available. Members should consult with their physician to determine the best course of action based on their age, health status, etc. The vaccine for measles would be subject to the preventive care benefits and covered at 100% with no deductible or copay under the BMCS plans, if provided by an In-Network provider.

Q: Is coverage dependent on a physician order or recommendation?

A: Generally, yes. Laboratory testing such as antibody titers is typically ordered by a physician, or other qualified health care professional. Vaccines administered through a physician's office, clinic or pharmacy should follow clinical guidelines for coverage.

Q Is the antibody test considered preventive care, diagnostic care, or subject to normal medical benefits?

A: Antibody testing is generally not treated the same as routine preventive immunizations. Aetna does not use titer testing as a standard preventive measure; it may be subject to plan cost share. In most situations, titers are processed under the member's medical benefits and be considered diagnostic or medically necessary testing, depending on the reason for test. Cost sharing will apply based on the member's specific plan.

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Q: Are there member cost-sharing requirements (deductible, copay, or coinsurance)?

A: Preventive vaccines that meet plan requirements are often covered without member-cost sharing at In-Network providers. Antibody testing may be subject to normal medical plan cost sharing, including deductibles, copays, or coinsurance, depending on the plan's design. The member's cost share would be dependent on where the service will be performed. For example, if performed in a physician's office, the applicable PCP or Specialist copay/cost share may apply. If performed in an independent lab setting, the lab work cost share will apply.

Q: Would coverage differ if the test is requested because records cannot be located versus after a known exposure?

A: Coverage for this test dependents on how the claim is billed, and what type of provider the claim is being billed by. Aetna's policy is that antibody testing is not considered preventive and would be paid in accordance with the applicable medical benefit whether being done at either scenario.

Q: Does Aetna have any other important information that BMCS staff should be aware of regarding how the medical insurance covers vaccines and antibody testing?

A:

1. Before pursuing antibody testing, staff should first try to obtain records from their physicians, prior schools, colleges, employers, military records, or state immunization registries.
2. If records cannot be located, members should discuss with their provider whether a titer or revaccination is the most appropriate option.
3. Coverage and cost sharing can vary based on the member's plan, the reason the service is being performed, and the place of service.
4. Members can call the customer service number on their Aetna ID card for plan specific coverage details before obtaining testing or vaccinations.