



Coronavirus Disease 2019 (COVID-19) Frequently Asked Questions About Testing

Updated October 22, 2020

During this time of anticipated large demand on the health care delivery system, you are asked to avoid unscheduled visits to your health care provider. It is important to call ahead.

People who are mildly ill should not go to emergency departments. Mildly ill people should stay home and contact their provider by phone for guidance.

The Basics

Who should get tested?

The Maryland Department of Health encourages the following individuals to get tested:

- [Symptomatic](#) individuals
- All who suspect exposure, including those who are asymptomatic
- Individuals who are at risk of exposure, including workers in frequent contact with the public in health care, emergency services, food and grocery, retail or manufacturing, public transportation, educational, and other congregate settings
- Individuals who have been in large gatherings
- Individuals who have traveled recently

Where am I able to be tested? Whom do I contact?

There are more than 225 testing sites available throughout Maryland. Location, contact, and scheduling information for many of the COVID-19 test sites in Maryland can be found at COVIDtest.Maryland.gov. If in doubt, patients are encouraged to contact the site where they plan to be tested to verify that site's appointment procedures and other testing requirements.

What does the test consist of? What is the process?

Generally, the test involves a swab ("q-tip") inserted into the back of the patient's nostrils or the lower portion of the nose (both methods are accurate and effective). Most patients report minor, temporary discomfort at most.

How long does it take to receive results? How do people who are tested get their results?

Generally, the results will be available within approximately two to seven days, depending on laboratory testing demands and resources. In most cases, you will have the option to be contacted with your results via text message or phone call or to retrieve your results through an online patient portal. **Note (10/22/20):** Many labs are currently returning test results within 1-2 business days. However, due to the high volume of tests being processed across the country, it *may* take longer than expected to receive your results. Labs across the state are working as quickly and carefully as possible.

Will I have to pay for the COVID-19 test?

In many circumstances, tests are provided at no out-of-pocket cost to individuals. However, individuals should contact their health plan prior to receiving a COVID-19 test to determine whether testing is covered by the plan in their circumstance. Out-of-pocket expenses may apply if the test is not covered by the health plan. Maryland Medicaid will cover the costs of COVID-19 testing for its beneficiaries.

Will my insurance cover treatment if I test positive for COVID-19?

Health insurance plans cover medically necessary treatment for disease, but the treatment may be subject to deductibles, copayments, and/or coinsurance. You will need to pay those amounts, even if the care is covered. If you have a limited-benefits plan, there may be additional restrictions on what is covered.

If I do have COVID-19, what happens?

The vast majority of people recover from this disease in one to two weeks. Most people will have mild to moderate symptoms and will be advised to recover at home and isolate themselves from others. Any individual whose symptoms get worse should call a health care provider.

After The Test

What do I do while waiting for my results?

Stay at home and self-isolate. Frequently wash your hands with soap and water for at least 20 seconds. Limit contact with pets and animals; wear a face covering when you are around others; clean and disinfect frequently touched objects and surfaces. Monitor your symptoms. If your symptoms get worse, please call your health care provider's office. If you are having a medical emergency, such as difficulty breathing, call 911. Tell the 911 operator that you were tested for COVID-19 and are waiting for results.

What do I do if my test results are positive for COVID-19?

If you test positive, you should self-isolate at home for ten days after your symptoms started or three days after your last fever, whichever is longer, and if your symptoms are improved. Continue to practice good hygiene, including frequent and thorough hand washing, disinfecting

“high-touch” surfaces, and frequently washing clothing and bedding. Limit contact with pets and animals. Practice physical distancing within the home and wear a mask around other people.

Will my positive COVID-19 test results be reported to public health entities?

Yes. Positive COVID-19 test results will be reported to the appropriate public health agency in accordance with applicable Maryland laws and regulations.

When can I be around others after having COVID-19?

Talk to your health care provider especially if you have a [high-risk underlying health condition](#) or if you are 65 years and older. You may need to stay away from other people longer.

Most people can follow the CDC’s three conditions before being around others:

1. It has been at least 10 days since symptoms first appears, **AND**
2. It has been at least 24 hours with no fever without the use of fever-reducing medications, **AND**
3. Other symptoms of COVID-19 are improving (loss of taste and smell may persist for weeks or months after recovery and need not delay the end of isolation).

When around others, remember to maintain six feet of distance and wear a face covering.

Please visit COVIDtest.maryland.gov for additional information about testing and to find a testing site near you.