



Survey of Insurance Coverage for PFAS Clinical Care

What Did We Do?

The Washington State Department of Health (DOH) surveyed the top health insurance carriers in our state, including Apple Health (Medicaid), to learn if their plans covered PFAS serum testing and recommended health screenings for patients with elevated PFAS exposure. DOH also asked the insurance companies for their recommended billing codes.

Why We Did This Survey?

We conducted this survey to support communities with PFAS in their drinking water and the clinicians who serve them.

People who learn about PFAS contamination in their drinking water often want to fully understand their PFAS exposure. They also often ask about health screenings to monitor their health into the future.

One of the barriers for patients is that PFAS serum testing may not be covered by health insurance. DOH conducted this survey to determine coverage of these services in Washington's health insurance market.

What are PFAS?

"PFAS" stands for per- and polyfluoroalkyl substances. PFAS are a class of human-made chemicals being found in drinking water across the nation. The Washington State Board of Health recently set **State Action Levels (SALs)**, for five PFAS chemicals in public drinking water systems. SALs are the state's recommended health-based limit for these PFAS in drinking water.

Over 2,400 water systems are required to test for PFAS before the end of 2025. So far, about 2% of water sources tested exceeded a SAL.

Water testing by several Washington military bases has also identified PFAS in the drinking water wells of nearby communities. The suspected source at military sites is historic use of firefighting foam that contained PFAS.

Learn more about PFAS at <https://doh.wa.gov/PFAS>.

Current Clinical Guidance

The most up-to-date guidance for clinicians who serve PFAS-exposed patients is from the National Academies of Science Engineering and Medicine (NASEM). Their [2022 consensus report](#) recommends that clinicians:

- Discuss the pros and cons of serum testing with patients that have a history of elevated PFAS exposure.
- Make exposure testing available to patients with elevated PFAS exposure (e.g. from drinking water).
- Screen for several health disorders and diseases if the sum of seven PFAS in the serum testing exceeds NASEM benchmarks.

How We Did the Survey?

- We identified primary carriers of health insurance through the Washington State Office of the Insurance Commissioner.
- We developed survey questions with the help of environmental and occupational health clinicians at the University of Washington (see Appendix A for survey).
- We surveyed insurance carriers in November 2022 via email.
- We compiled their written responses and followed up with non-respondents by phone.
- We sent a draft of this report back to insurers for a brief review before finalizing.

What Did We Learn From the Survey?

We learned that:

- Most insurers surveyed, including Washington's Apple Health (Medicaid), cover PFAS serum testing and health screenings recommended for patients with a history of elevated PFAS exposure.
- PFAS serum testing was not an excluded test for most insurers.
- PFAS blood tests would be processed similar to other non-excluded tests when ordered by health care providers to assess exposure and inform patient care.

Diagnosis, billing & test codes for assessment of patients with a history of elevated PFAS exposure.

PFAS Serum Testing

- ICD-10 Z77.11 Contact with and (suspected) exposure to environmental pollution.
- ICD-10 Z77.111 Contact with and (suspected) exposure to water pollution.
- ICD-10 Z77.29 Contact with and (suspected) exposure to other hazardous substances.
- Billing code CPT 82542.

Ordering a PFAS blood test in WA

- Quest Diagnostics test code 12789.
- Clinicians must follow instructions for collecting and processing the sample (See Appendix C).

Recommended Health Screenings (NASEM, 2022)

- ICD-10 Z13.88 Encounter for screening for disorder due to exposure to contaminants.
- CPT codes are specific to the health screening performed. See [NASEM report](#) for most up-to-date clinical recommendations for screening.

What We Learned, cont.

- Most insurers that we surveyed did not have specific medical policies, clinical criteria, or pre-authorization requirements that governed PFAS serum testing.
- The insurance coverage of PFAS tests and procedures is subject to all normal copays, cost-sharing, or deductibles that apply to a specific plan (see responses of surveyed carriers in Appendix B).
- Which diagnosis codes (ICD-10 codes) and billing codes (CPT codes) are accepted for assessment of patients with elevated PFAS exposure (see sidebar on page 2).
- Washington state clinicians can order a PFAS serum test through Quest Diagnostics using Quest's [test code 12789](#) (see Appendix C). Clinicians must follow instructions for collecting and processing the sample.
 - Quest sends the PFAS serum test to NMS Labs for analysis. Both labs are licensed and accredited clinical laboratories.
 - There are also environmental labs that will analyze for PFAS. These are outside the clinical lab network and do not accept or process health insurance.

Limitations of Our Survey

- We did not survey all health insurers or collect information about every plan offered by each insurer.
- We did not survey federal health care coverage such as Medicare, Veteran's Administration, or Tribal health plans. Information we found on these government websites was not informative about coverage of these services.
- We did see that active military firefighters were [required by Congress](#) in 2020 to be offered PFAS serum testing as part of their annual occupational health medical exam.

To request this document in another format, call 1-800-525-0127. Deaf or hard of hearing customers, please call 711 (Washington Relay) or email civil.rights@doh.wa.gov.

DOH 311-025 JUNE 2023

How Will We Use the Survey Results?

The results of the survey are posted on our [DOH PFAS website](#) as a resource for questions about PFAS serum testing and clinical care.

The survey will inform our outreach to health care providers. We partner with county public health officers and two specialty clinics at the University of Washington to conduct outreach to health care providers about clinical care for PFAS:

- The [NW Pediatric Environmental Health Specialty Unit](#) (Maternal and Pediatric care).
- The [UW Medicine Occupational and Environmental Clinic](#) (Adult care).

Resources

[DOH PFAS Resources for Health Care Providers](#)

National Academies Sciences, Engineering & Medicine (NASEM) [Guidance on PFAS Testing and Health Outcomes Consensus Report](#)



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November 23, 2022

Re: Survey of Washington Health Plans for Coverage of PFAS Testing and Health Screening

Dear Health Plan Carrier:

We are writing to confirm whether your health plan(s) covers recommended medical testing and health screening for a pollutant being detected in some drinking water supplies in Washington state.

For some background:

- The Washington State Board of Health adopted rules in 2021 that require most public water systems to test for a group of contaminants called [per- and polyfluoroalkyl substances \(PFAS\)](#).
- Over 2,600 public water systems will complete this new required testing in the next three years.
- The State Board of Health also set State Action Levels (SALs) to guide water system response to testing results. The SALs are the maximum levels of five PFAS in drinking water that the state considers safe for long-term drinking water consumption.
- Water systems in our state have already begun testing and some have detected PFAS at many times the SALs.
- Customers who learn they are or have been consuming contaminated drinking water often seek health information and evaluation from their doctors.
- The best way to evaluate a patient's PFAS exposure and health risks is a serum PFAS test.

The most up-to-date guidance for clinicians who serve patients with elevated levels of PFAS in their drinking water is from the National Academies of Science Engineering and Medicine (NASEM). Their [2022 consensus report](#) recommends that:

1. Clinicians offer serum testing for PFAS to inform clinical care when a patient has a history of elevated PFAS exposure.
2. Clinicians screen for several health disorders and diseases if the sum of seven PFAS in the serum test panel exceeds NASEM benchmarks.

The Washington State Department of Health (WDOH) is developing outreach for clinicians who serve areas impacted by PFAS contamination. The purpose is to provide clinicians with this new guidance and other resources to help them evaluate and care for their patients with elevated PFAS exposure. Your input is needed for accurate outreach.

APPENDIX A: SURVEY LETTER

1. Please indicate whether or not the health plan(s) that you offer in Washington state cover the recommended clinical care above. If yes, please respond to the questions below. If not, please explain why these services are not covered.

If coverage of these services varies across health plans offered or administered in Washington state, please specify which plans do or do not cover these services.

2. Please provide any clinical criteria that you use currently to determine whether serum testing for PFAS and follow-up health screening for patients are medically necessary and any sources, such as the 2022 NASEM consensus report, that were used to inform the clinical criteria.
3. **Please verify the appropriate billing codes below.**

Are these the billing codes currently used for clinician evaluation of patients with elevated PFAS exposure?

PFAS serum testing

- ICD-10 Z77.11 Contact with and (suspected) exposure to environmental pollution
- ICD-10 Z77.29 Contact with and (suspected) exposure to other hazardous substance

Recommended health screening based on serum testing results

- ICD-10 Z13.88 Encounter for screening for disorder due to exposure to contaminants

If these billing codes above are not in use, please identify the codes that are accepted for payment.

We would appreciate your reply by email on or before **December 15th, 2022**. We will follow-up with a phone call if we don't hear from you. If you have any questions, please contact Renee Bailey, who is coordinating this survey, at Renee.Bailey@doh.wa.gov or at (360) 236-3694.

Sincerely,



Laura Johnson, Office Director
Office of Environmental Public Health Sciences
Division of Environmental Public Health

cc: Jane Beyer, Senior Health Policy Advisor, Washington State Office of the Insurance Commissioner

Links to more information:

- [Washington Department of Health PFAS Website](#)
- National Academies of Science, Engineering, and Medicine, Consensus Guidance on PFAS Exposure, Testing, and Clinical Follow-Up [Full Report](#)
- NW Quest and LabCorps send their clinical serum samples for [PFAS testing to NMS](#). Other laboratories that test for PFAS in clinical samples are listed on the WDOH website (above).

APPENDIX B: SURVEY TRACKING AND RESPONSES

Insurance Company Surveyed	Insurance Plan Names	Do your plans cover recommended clinical care (NASEM Guidance 2022)?	Does coverage vary across plans (aka AppleHealth and commercial)?	Are there clinical criteria to determine medical necessity of serum testing and follow-up screening?	What diagnosis and billing codes would you use/accept for PFAS serum testing?	What diagnosis and billing codes would you use/accept for recommended health screening for PFAS exposure?
UnitedHealth Grp	All Savers Ins Co; Chesapeake Life Ins Co; Freedom Life Ins Co of Amer; Golden Rule Ins Co; Mid West Natl Life Ins Co of TN; Natl Foundation Life Ins Co; Pacificcare Life & Hlth Ins Co; Sierra Hlth & Life Ins Co Inc; Unimerica Ins Co; UnitedHealthcare Ins Co; UnitedHealthcare of OR Inc; UnitedHealthCare of WA Inc	Yes	"Yes, UnitedHealthcare Community Plan of WA (Medicaid plan) covers the clinical care described."; commercial plans - "Yes, the plans cover the care described."	"UnitedHealthcare Community plan does not require any prior authorization for this testing or these CPT codes"; commercial plans - "There is no additional criteria to verify medical necessity and no prior authorization requirements when ordered by a licensed provider."	ICD-10 Z77.111 or ICD-10 Z77.29 and CPT 82542. There may be additional codes to the ones noted.	ICD-10 Z13.88 and CPT codes associated with the specific health screening.
Cambia Health Solutions INC	Asuris NW Hlth; BridgeSpan Hlth Co; Commencement Bay Risk Mgmt Ins Co; Regence BCBS of OR; Regence BlueShield; Regence Blueshield of ID Inc	Yes	Y	"We do not have any medical policies (including clinical criteria) surrounding these tests or screenings."	ICD-10 Z77.111 or ICD-10 Z77.29 and CPT 82542	We confirmed that we should be able to accept ICD-10 Z13.88 for billing. Applicable health plan cost-sharing would apply.
Premera Blue Cross Grp	Lifewise Assur Co; LifeWise Hlth Plan of WA; Premera Blue Cross	Yes			Yes- this is covered under: ICD-10 code Z77.111 with CPT codes 82542 or 83921	Yes- this is covered under: ICD-10 code Z13.88 with 80061 (lipid panel), 84443 (THS), 81001 (urinalysis), or 80069 (Renal Function)
Molina Healthcare Inc Grp	Molina Hlthcare of WA Inc	Non-respondent	Non-respondent	Non-respondent	Non-respondent	Non-respondent
Kaiser Foundation Group	Kaiser Foundation Health Plan of the NW; Kaiser Found Health Plan of WA Options; Kaiser Foundation Health Plan of WA	Yes	Yes. Our plans cover evaluations as well as serum testing for PFAS. The serum testing is covered under the member's laboratory benefit. The evaluation claim would fall either under the member's primary care or specialty care benefit, depending on the type of provider who is rendering the care. Our plans do not require prior authorization for this service (unless requested as part of a cardiovascular risk panel).	We do not apply clinical criteria for medical necessity for CPT code 83921. For CPT code 82542 prior authorization is required and medical necessity review is done only when being requested as part of a cardiovascular risk panel (see attached KPWA criteria).	ICD-10 Z77.111, Z13.88, Z77.12, Z77.110-Z77.112, Z77.118, Z77.120-Z77.123 and CPT 82542	ICD-10 Z13.88 and CPT codes associated with the specific health screening.
Coordinated Care Corp. (CENTENE CORP GROUP)	Ambetter	Yes	Our marketplace product, Ambetter from Coordinated Care Corporation covers the recommended care above as a preventive benefit	N/A. This is because no prior authorization is required	ICD-10 Z77.29 and CPT 82542	ICD-10 Z13.88 and CPT codes associated with the specific health screening.

APPENDIX B: SURVEY TRACKING AND RESPONSES

Insurance Company Surveyed	Insurance Plan Names	Do your plans cover recommended clinical care (NASEM Guidance 2022)?	Does coverage vary across plans (aka AppleHealth and commercial)?	Are there clinical criteria to determine medical necessity of serum testing and follow-up screening?	What diagnosis and billing codes would you use/accept for PFAS serum testing?	What diagnosis and billing codes would you use/accept for recommended health screening for PFAS exposure?
Pacific Source Hlth Plans		Yes		"We process them as preventive screening services under our medical benefits. "	Yes, Claims for the testing would be paid as a screening (preventive care benefit). The DX codes listed though would have to be billed as the primary DX on the claim. If it's billed with a medical DX as primary, it would process under the medical benefit.	ICD-10 Z13.88 and CPT codes associated with the specific health screening.
Aetna Life Ins Co		Yes	Aetna requires diagnosis and procedure codes to determine claim payment. The PFAS serum test billed with CPT Code 82542 is payable when billed with the diagnoses identified in the survey.	Aetna does not have clinical criteria to determine whether serum testing for PFAS and follow-up screening are medically necessary	ICD-10 Z77.111, ICD-10 Z77.29 and CPT 82542	ICD-10 Z13.88 is accepted.Screening is allowed as a medical service and may be subject to plan cost share.
Providence		Yes	Yes, for all fully insured plans, services would hit the applicable benefit; e.g., lab/x-ray for the testing and physician visit for the related E&M.	We don't currently have or apply any clinical criteria specific to serum testing for PFAS.	ICD-10 Z77.111 or ICD-10 Z77.29. We cover these diagnosis codes if billed with CPT 82542 or 83921	ICD-10 Z13.88 and CPT codes associated with the specific health screening.
Cigna Health & Life Ins Co		No, Cigna does not currently cover specific PFAS serum testing referenced. We do however use all of the billing codes, so if the patient states that they've been exposed to a contaminant, any associated testing would fall under the listed codes.			Accepts ICD-10 Z77.111, ICD-10 Z77.29 and CPT 82542	Accepts ICD-10 Z13.88 and CPT codes associated with the specific health screening.

APPENDIX C – PFAS SERUM TEST CODE AND INSTRUCTIONS



PFASure TM, Serum/Plasma

Northwest (WA, OR, ID...)

Test Code

12789

CPT Code(s)*

82542

Clinical Significance

PFASure TM, Serum/Plasma - Monitoring for exposure to Per- and Polyfluorinated alkyl substances.

Test Resources

None found for this test

Please visit our [CLINICAL EDUCATION CENTER](#) to stay informed on any future publications, webinars, or other education opportunities.

Test Details

Includes

ADONA
Branched PFOA Isomers
Branched PFOS Isomers
Linear PFOA Isomer
Linear PFOS Isomer
MeFOSAA
NASEM Summation Value
PFBS
PFDA
PFDoDA
PFHpA
PFHpS
PFHxA
PFHxS
PFNA
PFOSA
PFUnDA
Total PFOA Isomers
Total PFOS Isomers

Methodology

High Performance Liquid Chromatography/Tandem Mass Spectrometry (LC-MS/MS)

Assay Category

This test was developed and its performance characteristics determined by NMS Labs. It has not been cleared or approved by the US Food and Drug Administration.

Reference Range(s)

See Laboratory Report

LOINC Codes

The Result and LOINC information listed below should not be used for electronic interface maintenance with Quest Diagnostics. Please contact the Quest Diagnostics Connectivity Help Desk for more information at 800-697-9302.

Preferred Specimen(s)

1 mL serum collected in a red top tube **(no gel)**

Alternative Specimen(s)

Plasma collected in: EDTA (lavender-top) tube

Minimum Volume

0.25 mL

Collection Instructions

Promptly centrifuge and separate serum or plasma into a plastic screw-cap vial.

Transport Container

Transport tube

Transport Temperature

Room temperature

Specimen Stability

Room temperature: 17 days
Refrigerated: 17 days
Frozen: 90 days

Reject Criteria

Polymer gel separation tube (SST or PST)

Setup Schedule

Set up: Daily; Report available: 9 days

Quest Diagnostics: <https://www.questdiagnostics.com/>

PFAS Serum Test Code 12789: <https://testdirectory.questdiagnostics.com/test/test-detail/12789/pfasure-tm-serumplasma?p=r&q=12789&cc=SEA>