

Influenza Testing Payment Policy

Line of Business: McLaren Health Plan Medicaid, Commercial, Health Advantage

Effective Date: 1/1/2026

Influenza (flu) is a contagious respiratory illness caused by influenza viruses that infect the nose, throat, and lungs. Rapid influenza diagnostic tests (RIDTs) are immunoassays that can identify the presence of influenza A and B viral nucleoprotein antigens in respiratory specimens and display the result in a qualitative way (positive vs. negative). Influenza can cause mild to severe illness, and at times can lead to death. Flu symptoms usually come on suddenly. The best way to reduce the risk of flu and its potentially serious complications is by getting vaccinated each year.

Having clinical signs and symptoms consistent with influenza increases the reliability of a positive RIDT result. A positive result is most likely a true positive result if the respiratory specimen was collected within 3-4 days of illness during periods of high influenza activity (e.g., winter). A negative result does not exclude influenza virus infection, and influenza should still be considered in a patient if clinical suspicion is high based upon history, signs, symptoms, and clinical examination.

Definitions:

- **Influenza (Flu) Season** – flu season usually occurs in the fall and winter. While influenza viruses spread year-round, most of the time flu activity peaks between December and February.
- **Rapid Influenza Diagnostic Tests (RIDTs)** – are immunoassays that can identify the presence of influenza A and B viral nucleoprotein antigens in respiratory specimens and display the result in a qualitative way (positive vs. negative). RIDTs can yield results in a clinically relevant time frame, i.e., less than approximately 15 minutes

Reimbursement Policy:

McLaren considers RIDTs as lowest cost and should be utilized before any further testing or higher cost tests are performed.

RIDTs are medically necessary for members (when flu has been documented in the community) who present with signs and symptoms of flu, which may include the following:

- A measured fever* of 100.4°F (38°C) or higher
- Chills or a sensation of feeling feverish
- Cough
- Sore throat
- Nasal congestion or runny nose
- Muscle aches or generalized body pain
- Headache
- Fatigue or unusual tiredness

- Vomiting and diarrhea, which may occur in some individuals, are more commonly observed in children than in adults

*It's important to note that not everyone with flu will have a fever.

The lowest-cost and first-line test for patients presenting with flu-like symptoms:

- 87804 - Infectious agent antigen detection by immunoassay with direct optical observation; influenza

If the RIDT is:

- Positive – no further testing is medically necessary.
- Negative – and the patient's symptoms still strongly suggest influenza, then a molecular diagnostic test (MDT) by a PCR-based molecular test may be medically necessary to confirm the diagnosis.

Limitations/Exclusions

- Only 1 RIDT per member per day is reimbursable.
- Only 1 MDT per member per day is reimbursable, if medically necessary.
- Duplicate testing (e.g., multiple RIDTs or MDTs on the same day) will not be reimbursed.

Audit:

McLaren or a third party may audit or otherwise review all paid claims to ensure the integrity of the paid claims. This includes, but is not limited to coding validation, payment accuracy, compliance with regulations, policies, and contractual requirements. These reviews include clinical claim reviews and payment analytics.

Sources:

American Academy of Pediatrics. Influenza. In: Red Book: 2024-2027 Report of the Committee on Infectious Diseases, 33rd ed, Kimberlin DW, Banerjee R, Barnett ED, Lynfield R, Sawyer MH (Eds), American Academy of Pediatrics, Itasca, IL 2024. p.511.

Influenza (Flu) Diagnosis for Flu. Centers for Disease Control. October 3, 2022. Accessed August 25, 2025. www.cdc.gov

Flu season. Centers for Disease Control. October 28, 2024. Accessed August 25, 2025. www.cdc.gov

Rapid influenza diagnostic tests. Centers for Disease Control. September 17, 2024. Accessed August 25, 2025. www.cdc.gov