There is substantial visible mold growth inside hard surface (e.g., sheet metal) ducts or on other components of your heating and cooling system. There are several important points to understand concerning mold detection in heating and cooling systems:

Many sections of your heating and cooling system may not be accessible for a visible inspection, so ask the service provider to show you any mold they say exists. You should be aware that although a substance may look like mold, a positive determination of whether it is mold or not can be made only by an expert and may require laboratory analysis for final confirmation. For about \$50, some microbiology laboratories can tell you whether a sample sent to them on a clear strip of sticky household tape is mold or simply a substance that resembles it. If you have insulated air ducts and the insulation gets wet or moldy it cannot be effectively cleaned and should be removed and replaced. If the conditions causing the mold growth in the first place are not corrected, mold growth will recur.

Ducts are infested with vermin, e.g. (rodents or insects); or Ducts are clogged with excessive amounts of dust and debris and/or particles are actually released into the home from your supply registers.

If any of the conditions identified above exists, it usually suggests one or more underlying causes. Prior to any cleaning, retrofitting, or replacing of your ducts, the cause or causes must be corrected or else the problem will likely recur.

Some research suggests that cleaning heating and cooling system components (e.g., cooling coils, fans and heat exchangers) may improve the efficiency of your system, resulting in a longer operating life, as well as some energy and maintenance cost savings. However, little evidence exists that cleaning only the ducts will improve the efficiency of the system.

Reference - U.S. EPA