

HOT SHEET

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COVID-19 Testing Cost and Reimbursement

Will insurance cover the cost of COVID-19 testing?

The Office of the Insurance Commissioner has announced that insurers are required to waive copays and deductible costs for COVID-19 testing. [The emergency order](#) requires state-regulated health insurers health plans to:

- Cover testing (including any lab fees) and the related visit for COVID-19 without copays or deductibles.
- Suspend any prior authorization requirement for treatment or testing of COVID-19.
- Allow enrollees to be treated by another provider within a reasonable distance at no additional cost if there are not enough in-network providers.

The copay and deductible waiver also applies to all high-deductible health plans with qualified health savings accounts (HSAs). The emergency order is in effect from March 5 – May 4, 2020.

Patients may still be charged for tests or services for other conditions that may occur during the visit. For example, if a patient is tested for other respiratory illnesses in addition to COVID-19, they may pay a fee for the other tests. Emergency room visit fees may also be charged.

You can find the latest updates at insurance.wa.gov/coronavirus and the Office of the Insurance Commissioner's [COVID-19 Frequently Asked Questions page](#).

Does the emergency order apply to all health insurance plans?

The Office of the Insurance Commissioner (OIC) oversees state-regulated health plans which include individual health plans, small employer health plans, and some large employer plans.

The OIC does not regulate self-funded employer plans, Medicaid, Medicare, or health plans for federal employees, members of the military, or veterans. Some of these plans have also chosen to waive copays and deductibles for COVID-19. Contact your employer's human resources office for help identifying your insurance plan type or your health insurance provider directly.

What if I don't have health insurance?

In response to the COVID-19 pandemic, the Washington Health Benefit Exchange has opened a special enrollment period available now through April 8, 2020 to qualified individuals who are uninsured.

Visit www.wahealthplanfinder.org to find out if you qualify for free health coverage or special enrollment for individual health insurance.

Customer support is available between 7:30 a.m. and 5:30 p.m. Monday – Friday at 1-855-923-4633; TTY 1-855-627-9604 or you can [contact a local certified insurance broker or navigator](#).