

NO COST COVID-19 TESTING

Health Insurance



NO COST!

What this means:

- No Deductible
- No Co-pay
- No Cost-sharing

What is covered:

 The CARES Act requires health insurance companies to pay for the following costs directly related to COVID-19 testing:



Office Visit
(in-person
& telehealth)




**Urgent Care
Visit**




**Emergency
Room Visit**

**Any office
visit during
which a
provider
orders a
COVID-19
test**



**Handling
fees and
laboratory
costs for
processing a
COVID-19
test**



Insurers are only required to pay the full cost of an office visit during which a test is ordered or performed if the visit pertains specifically to COVID-19 symptoms, exposure, or diagnosis and not for un-related office visits during which a COVID-19 test is ordered or administered.

There are few coverage exceptions:

- Short-term limited-duration plans may impose deductibles for COVID-19 testing.
- Excepted benefit plans (e.g., dental-only plans) and group health plans that do not cover at least two current employees .
- Those that may have been grandfathered an exception.

If you have insurance and get a bill:

Call 1-800-236-8517

Visit: <https://oci.wi.gov/Pages/Consumers/GrievancesComplaints.aspx>



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If you don't have insurance:



- Talk to your provider
- Visit the link below

<https://www.hhs.gov/coronavirus/cares-act-provider-relief-fund/for-patients/index.html>