



March 25, 2020

Here is what you need to know about getting tested for COVID-19.

Potential Costs

The new law mandates that Medicare, Medicaid, other government plans, and most private plans cover COVID-19 testing, and all testing-related services, entirely. This means there are no co-pays, no deductibles, no co-insurance charges for the testing.

The law requires insurers to cover testing and doctor's office, urgent care, telehealth or emergency room visits as long as the services "relate to the furnishing or administration" of a COVID-19 test or "to the evaluation of such individual for purposes of determining the need" of a test. That means that if your visit does not result in a COVID-19 test you could end up with a bill. Another detail worth noting, if you get tested at a location that is not in your insurance plan's network, or if you're treated in any way besides just getting a COVID-19 test, you may get a bill as it applies to the standard coverage of your policy. Hospitalization as a result of COVID-19 will apply to the standard coverage of your plan.

"When your health plan has to cover [testing], that just means the health plan has to cover what it would say is a reasonable charge," explains Karen Pollitz, a senior fellow at the nonpartisan Kaiser Family Foundation. "The difference between what your health plan thinks is reasonable and what the provider bills you, that's on you."

The law also only covers testing starting the day it was enacted, March 18. If you got tested before March 18, this will not apply to those services.

Below are links to the topic of insurance coverage for COVID-19 testing from each of the major insurance carriers providing medical coverage on the individual market in New Hampshire.

Anthem BC/BS

Member Services # (800) 810-2583

<https://www.anthem.com/coronavirus/individual-and-family/>

Ambetter NH Healthy Families

Member Services # (844) 265-1278

<https://ambetter.nhhealthyfamilies.com/coronavirus.html>

Harvard Pilgrim Healthcare

Member Services # (888) 333-4742

https://www.harvardpilgrim.org/public/news-detail?nt=HPH_News_C&nid=1471929138048#COVID100

IHC/Loomis Short Term plans

Member Services # (866) 218-6016

http://www.prweb.com/releases/iaic_takes_action_regarding_covid_19_and_its_short_term_medical_plans/prweb16977456.htm

For the latest information from the New Hampshire Department of Health and Human Services, please call # (866) 444-4211, or visit <https://www.nh.gov/covid19/>