

COVID-19: Health Insurance Questions

Q: Am I covered for COVID-19 (Coronavirus) under my private Health Insurance and/or Medicare and/or Medicaid?

A: A message from Vice President Mike Pence stated: “We want the American people to know that they are covered through private insurance. They are covered through Medicare and Medicaid, and there will be no surprise billing. We want people to get tested. Health-insurance company CEOs have pledged that patients won’t get unexpected bills after being tested for the novel coronavirus, and they’ve also agreed to waive co-pays for people covered by their plans. Insurers have also agreed to over telemedicine (talking to a doctor on the phone) and to extend coverage for coronavirus treatment in all of their benefit plans. The trade group has published a list of what specific insurers have promised to do for people covered by their policies. Please note that it is recommended that you discuss specific coverage with your health insurance provider.

Q: Am I covered for COVID-19 (Coronavirus) if I don’t have insurance?

A: The Trump administration is considering using a national disaster program to pay hospitals, health care providers and doctors for their care of uninsured people infected with the new coronavirus as concerns rise over costs of treating some of the 27 million Americans without health coverage. No final decision has been made as of March 13, 2020. Americans may be reluctant to get tested for the sometimes-fatal novel COVID-19 if they’re worried about paying for the test. If you are one of these Americans it is advised that you consult with your local health care provider regarding your options until a final declaration has been made.

Statements on this document as to policies and coverage provide general information only and does not constitute legal or professional advice. Coverage details regarding specific insurance should be discussed directly with a licensed intermediary