

COVID-19: What's Covered by Insurance?

[Aetna](#)

Aetna will waive copays for COVID-19 related diagnostic testing in approved laboratory locations for patients who meet CDC testing guidelines and when ordered by a physician. For the next 90 days (through May 2020), Aetna will offer zero copay telemedicine visits - for any reason. Telemedicine should be the patient's first line of defense to limit exposure. Through Aetna's Healing Better program, members who are diagnosed with COVID-19 will receive a care package with CVS over-the-counter medications to help relieve symptoms. The package also will include household cleaning supplies to help keep the home protected from potential exposure. Self-insured plan sponsors can opt out of this program.

[Anthem](#)

For fully-insured plans, Anthem will waive out-of-pocket expenses for test used to diagnose COVID-19 for patients who meet CDC testing guidelines. The member will pay any other out-of-pocket expenses related to COVID-19 unless otherwise determined by state law and regulation (examples include California, New York).

[Blue Shield of CA](#)

Blue Shield is waiving all cost-sharing and any prior approval for Covid-19 testing prescribed by a physician for all members enrolled in Blue Shield's fully insured plans. This includes cost-sharing for hospital, urgent care, emergency room, and office visits where the visit is to screen or test for the virus. Blue Shield also will not require prior authorization for medically necessary emergency care, consistent with their current practice. Blue Shield of California is recommending members use their Teladoc service or to report their condition to a family doctor or urgent care clinic.

[BlueCross BlueShield](#)

Blue Cross Blue Shield Association's network of 36 independent and locally operated Blue Cross and Blue Shield companies will waive prior authorizations for diagnostic tests and covered services for COVID-19, cover those tests at no cost share to members, waive prescription refill limits on maintenance medications, and expand access to telehealth and nurse/provider hotlines.

[Cigna](#)

Cigna is covering the cost of coronavirus testing, and waiving all cost-sharing for office visits and telehealth screenings related to COVID-19 testing through May 31, 2020. Cigna is providing free home delivery of up to 90-day supplies for Rx maintenance medications available through the Express Scripts Pharmacy and 24/7 access to pharmacists. Organizations that offer Administrative Services Only (ASO) plans will also have the option to include coronavirus testing as a preventive benefit. Cigna is also staffing a second 24/7 phone line for customers and caregivers for support and guidance.

[Empire Blue](#)

Empire Blue will cover the cost for the test and the in-network provider care visit and is waiving cost sharing for all affiliated fully-insured, Individual, Medicaid and Medicare plans. For high deductible health plans your deductible will apply. For self-funded plans, check with your employer or call the number on your ID card. If you are diagnosed as having COVID-19, your Empire health plan benefits apply to treatment.

[Florida Blue](#)

Florida Blue will waive all copays and deductibles for the medical testing for COVID-19 for members who are part of its commercial insurance plans, including the Affordable Care Act (ACA) Individual and Medicare Advantage plans. The company is waiving early medication refill limits on 30-day prescriptions, is encouraging the use of virtual care, and is offering mental health support for experiencing stress from COVID-19.

[Harvard Pilgrim](#)

Harvard Pilgrim is waiving cost-sharing for the COVID-19 test, telemedicine, doctors office, urgent care, and ER services for COVID-19 testing. This policy applies to fully insured, Medicare Advantage and Medicare Supplement plans. Coverage will be provided in accordance with plan requirements. Members can fill a 90-day supply of maintenance medicines when they are eligible for a refill.

[Kaiser](#)

Kaiser Permanente members will not have to pay for costs related to COVID-19 screening or testing for our members who have received a doctor's order to be tested. Kaiser Permanente will not charge member cost-sharing (including, but not limited to, copays, deductibles, and coinsurance) for all medically necessary screening and testing for COVID-19. This policy applies to the cost of the visit, associated lab tests, and radiology services at our hospital, emergency department, urgent care, and provider locations where the purpose of the visit is to be screened and/or tested for COVID-19.

[United Healthcare](#)

UnitedHealthcare will cover the cost of COVID-19 testing provided at approved locations in accordance with CDC guidelines by waiving your copays, coinsurance and deductibles. This coverage applies to all of our commercial insured members as well as Medicaid and Medicare members. We will also work to support self-insured customers who choose to implement similar actions.