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

If you don’t have insurance:
- Talk to your provider
- Visit the link below

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