



Expanded Coverage Affects Private Health Insurance

The Centers for Medicare & Medicaid Services (CMS), together with the Departments of Labor and the Treasury, issued guidance on April 11, 2020, to ensure Americans with private health insurance have coverage. This coverage is specific to COVID-19 diagnostic testing and health services. This will include the antibody testing, all at no cost to the patient. Not only is the Trump Administration enforcing this to slow the spread of COVID-19 but to get Americans to get back to work more quickly.

This announcement specifically implements the requirement for group health plans and group and individual health insurance to cover both diagnostic testing and certain related items and services provided during a medical visit with no cost sharing. This includes urgent care visits, emergency room visits, and in-person or telehealth visits to the doctor's office that result in an order for or administration of a COVID-19 test. Covered COVID-19 tests include all FDA-authorized COVID-19 diagnostic tests, COVID-19 diagnostic tests that developers request authorization for on an emergency basis, and COVID-19 diagnostic tests developed in and authorized by states. It also ensures that COVID-19 antibody testing will also be covered. Once broadly available, a COVID-19 antibody test could become a key element in fighting the pandemic by providing a more accurate measure of how many people have been infected and potentially enabling Americans to get back to work more quickly.

To see the guidance, visit: <https://www.cms.gov/files/document/FFCRA-Part-42-FAQs.pdf>