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Governor Murphy Announces Efforts to Support Consumer Access to COVID-19 Screening, Testing, and Testing-Related Services

03/10/2020

TRENTON – Governor Phil Murphy today announced administrative actions from the Department of Banking and Insurance, Department of Human Services, Department of Health, and Department of the Treasury to support consumer access to COVID-19 testing and testing-related services. The Administration's efforts waive consumer cost sharing for all medically necessary COVID-19 testing, as well as services related to testing. This waiver includes emergency room, urgent care, and office visits related to COVID-19 testing for the state's individual, small and large group markets; the State Health Benefits and School Employee Health Benefits Plans; NJ FamilyCare's CHIP population; and the state's uninsured population, eligible for the Charity Care program.

With the understanding that many residents rely on employer sponsored coverage, the Governor also encouraged employers to consider measures to support consumer access to medically necessary COVID-19 screening, testing, and testing-related services, including waiving cost sharing where appropriate.

The Administration's actions also increase access to telehealth services, prescription medications supply, and outreach to high risk populations.

"As we continue to strengthen our efforts to mitigate the spread of COVID-19, we must ensure that our residents are focused on their health and not on the cost of medically necessary testing," **said Governor Murphy.** "These actions bolster our state's coordinated response and preparedness efforts by eliminating affordability concerns for New Jerseyans.

"Eliminating potential barriers to testing for residents is an important part of our state's response effort and our work to prevent the spread of the novel coronavirus in our state," **said Department of Banking and Insurance Commissioner Marlene Caride.** "To ensure that cost does not prohibit residents from receiving medically necessary testing and screening, the department is advising carriers to immediately take action to waive cost-sharing. This is a proactive measure to ensure we have protections in place to contain the infection and keep residents safe."

"NJ Family Care is committed to ensuring that all members get the best possible care and services as we work together with public health, health professionals and health plans to combat COVID-19," **said NJ Human Services Commissioner Carole Johnson.** "The health and safety of our Medicaid members, especially older residents and those with complex medical conditions, are our top priority. The actions we are announcing today are intended to make it easier for beneficiaries to get testing without concern for cost and to get the medications and supplies they need to be prepared. We will continue to take all available actions to protect the health and safety of Medicaid enrollees."

"In order to remove barriers to testing for COVID-19, the Department, in coordination with the Department of Human Services, has instructed hospitals to eliminate consumer cost sharing associated with testing and testing-related services for COVID-19 for individuals who are eligible for charity care," **said Health Commissioner Judith Persichilli.**

"There are still many questions surrounding this virus. People should not have to question whether they can afford care should the need arise. Treasury is committed to doing its part to make sure care is as affordable as possible for as many people as possible," **said State Treasurer Elizabeth Maher Muoio.**

Administrative Actions

Department of Banking and Insurance Bulletin to All Carriers in the Individual, Small and Large Group Markets:

- Advises carriers to waive all cost sharing for emergency room (in or out of network), urgent care (in network), and office visits (in network) associated with medically necessary screening and testing (in and out of network laboratories) for COVID-19.
- Advises carriers to: keep consumers informed about the waiving of cost sharing and how to access care as necessary; ensure provider networks are adequately prepared to handle a potential increase in need for health services; make timely utilization management determinations; develop robust telehealth programs with providers as appropriate; cover costs of immunization if a vaccine becomes available; expand access to prescription drugs to provide coverage for drugs to treat COVID-19 at a preferred level of cost sharing.

Department of Human Services Directive for NJFamilyCare (Medicaid and CHIP):

- Directs NJ FamilyCare, the State's Medicaid program, to cover testing, visits for testing, and testing-related services without cost to members.
- Directs the waiving of COVID-19 testing, visits for testing, and testing-related services in the Children's Health Insurance Program (CHIP).
- The NJ FamilyCare program will also cover 90-day supplies of prescriptions for maintenance medications, will encourage providers to use telehealth for routine visits when telehealth options are available, will mobilize health plan care managers statewide to ensure that people who are at high risk due to medical conditions or disability receive the services and support they need.
- Directs hospitals to waive cost sharing for uninsured individuals who are eligible for charity care for medically necessary testing and testing-related services for the COVID-19 virus.

Department of Health Bulletin for Acute Care Hospitals for the Charity Care Program:

- Advises hospitals to refrain from imposing cost sharing for uninsured individuals eligible for charity care, for any visit to the hospital, when the purpose of the visit is to be tested

for COVID-19.
- Advises hospitals to waive any cost-sharing for COVID-19 laboratory tests for uninsured individuals eligible for charity care.

New Jersey Division of Pension and Benefits for SHBP/SEHBP Action:

- Advises that for the SHBP and SEHBP, all cost sharing for emergency room (in or out of network hospitals), urgent care (in network), or provider office visits (in network) associated with medically necessary testing for COVID-19 are to be waived.
- Directs the Pharmacy Benefit Manager to lessen restrictions on early refill for Rx on maintenance medications so that individuals have access to medically necessary medications without waiting until the end of prescription cycle.
- Directs the Third-Party Administrator for the SHBP and SEHBP to inform beneficiaries about the availability of telemedicine and telehealth services.

For more information on DOBI's efforts, please click here (https://www.state.nj.us/dobi/bulletins/blt20_03.pdf).

For more information on DHS's efforts, please click here (https://www.state.nj.us/humanservices/providers/policies/Certificate%20of%20Waiver%20of%20Medicaid.NJ%20FamilyCare%20and%20Charity%20Care%20Co-payments%20for%20COVID-19%20Testing.Visits%20for%20Testing%20and%20Testing-related%20Services.pdf).

For more information on DOH's efforts, please click here (https://nj.gov/health/hcf/documents/CC_waiver_bulletin_031020.pdf).

For more information on the Department of Treasury's efforts, please click here (https://www.nj.gov/treasury/pensions/covid-19.pdf).

For the latest information on novel coronavirus, please visit www.nj.gov/health (https://www.nj.gov/health/) or call 1-800-222-1222 (https://nj.gov/governor/news/news/562020/approved/18002221222) or 1-800-962-1253 (https://nj.gov/governor/news/news/562020/approved/18009621253) (if using out-of-state phone line).

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