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Insurance Bulletin No. 209

Access to COVID-19 Testing

March 6, 2020

The purpose of this bulletin is to instruct all health insurers that provide comprehensive health care coverage, including non-profit hospital and medical service corporations, health maintenance organizations, association health plans, multiple employer welfare arrangements, student health plans, and governmental plans, to take action related to the potential impact of Coronavirus Disease 2019 (COVID-19) in Vermont.

Because knowledge of whether an individual is infected with COVID-19 is critical to limiting their exposure to others—and thus the spread of the disease—the Department is directing insurers to cover any medically necessary COVID-19 testing performed by the Centers for Disease Control (CDC), the Vermont Department of Health (VDH), or a laboratory approved by CDC or VDH, with no co-payment, coinsurance, or deductible requirements for members. This includes in-network provider office or urgent care visits and emergency services visits to test for COVID-19. If in-network providers are unavailable to conduct testing for COVID-19, insurers must cover out-of-network testing on the terms outlined above, consistent with Department Regulation 2009-03.

In light of the emergent nature of COVID-19's spread, the Commissioner is taking this action under 8 V.S.A. § 11(a)(2) and 18 V.S.A. § 9401(a) to ensure that all members of health insurance plans regulated by the Department have access to vital preventive services without cost-sharing on a temporary basis.

The Department also encourages health insurance insurers to consider all other feasible and prudent options to reduce any barriers of cost-sharing for COVID-19 treatment and associated services related to testing. Insurers should also be prepared to address COVID-19 cases in Vermont by providing members with accurate information and timely access to all related medically necessary covered health care services.

This bulletin expresses the view of the Commissioner until May 5, 2020 unless extended or modified by the Commissioner.

Michael S. Pieciak, Commissioner

March 6, 2020

Date