Governor Kate Brown Announces Agreement with Health Insurers on COVID-19 Testing

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Health insurance companies will waive cost-sharing for testing

Salem, OR—Governor Kate Brown today announced that the state has reached an agreement with health insurance companies to waive cost-sharing for their customers who need COVID-19 testing.

"I'd like to thank Oregon's insurers for partnering with the state, so that medical providers can issue COVID-19 tests to anyone who needs one," said Governor Brown. "No one should have to ask if getting a COVID-19 test is something they can afford. I hope this agreement sets a framework that other states can follow nationwide."

The agreement means consumers with fully-insured individual and group health plans will not be charged co-payments, co-insurance, or deductibles related to COVID-19 for the following:
• COVID-19 testing at an in-network provider, in-network urgent care center, or emergency room.
• COVID-19 immunization when it becomes available.
Outside of these instances, regular terms of insurance such as co-payments, co-insurance and deductibles will still apply.

At this time, people with no or minor symptoms do not need to seek COVID-19 testing. Testing is being prioritized for people most at risk, such as those with underlying health conditions, and symptoms such as severe cough, fever, or trouble breathing.

The state is pursuing the same agreement with self-insured health plans.

"We are glad to see the companies that have already stepped up to support their customers. We will continue to build on this agreement to waive cost-sharing related to COVID-19 testing for all Oregon residents," said Andrew Stolfi, insurance commissioner. "We all have a mission to support public health and protect Oregonians from this virus by removing barriers to testing."

In addition to these plans, the state is seeking clarification from the federal government about exceptions to cost-sharing for Medicare Advantage plans, and health savings account (HSA) eligible high-deductible health plans.

The Department of Consumer and Business Services has more COVID-19 insurance information available on their **website (https://oregon.us2.list-manage.com/track/click?u=41b11f32beefba0380ee8ecb5&id=4b9493bc91&e=8b2ce66d7f)** , and offers the following advice for Oregonians with questions about their health insurance:
• Individuals with questions about their insurance coverage regarding COVID-19 should contact their insurance provider.

• If you have questions about your insurance coverage, contact your insurance provider. If you have questions about a health insurance company or agent or need to file a complaint, call the Division of Financial Regulation's advocacy team at 888-877-4894 (toll-free) or visit dfr.oregon.gov.
• If you have a Medicare plan, contact the state's Senior Health Insurance Benefits Assistance (SHIBA) program for free information and assistance at 800-722-4134 (toll-free) or visit Shiba.oregon.gov.
• If you have a short-term health insurance plan, mini-medical plan, or hospital indemnity plans, check your coverage and contact your provider first.
• If you have a health-sharing ministry plan, contact your provider. This health benefit is not considered insurance and does not have the same requirements of a fully-insured health insurance plan.

The following insurance companies have committed to this agreement so far:

• BridgeSpan Health Company
• Health Net Health Plan of Oregon, Inc.
• Kaiser Permanente
• Moda Health Plan, Inc.
• PacificSource Health Plans
• Providence Health Plans
• Regence Blue Cross Blue Shield
• Samaritan Health Plans, Inc.
• Aetna

Attachments

Natalie King
503-378-8197
Natalie.King@oregon.gov (mailto:Natalie.King@oregon.gov)

Kate Kondayen
503-378-6496
kate.kondayen@oregon.gov (mailto:kate.kondayen@oregon.gov)

Charles Boyle
503-931-7773
Charles.boyle@oregon.gov (mailto:Charles.boyle@oregon.gov)

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