Governor Abbott, TDI Ask Health Insurance Providers To Waive Costs Associated With Coronavirus

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Governor Greg Abbott and the Texas Department of Insurance (TDI) today announced that they have asked health insurers and health maintenance organizations operating in Texas to waive costs associated with the testing and telemedicine visits for the diagnosis of coronavirus (COVID-19). Additionally, TDI is requesting that insurers report their actions related to consumer cost-sharing and access to services so that the department can ensure consumers are aware of their available benefits.

"We must ensure no Texan is denied access to testing resources relating to coronavirus," said Governor Abbott. "Texans who are concerned that they may have coronavirus should seek medical attention in the most appropriate setting, and telemedicine is a good first medical encounter for anyone experiencing mild symptoms. Consulting a physician from home is a practical way to avoid getting sick, prevent the spread of the virus, and help ensure that emergency rooms are available for those who truly need them. We appreciate the collaboration of health insurers operating in Texas to enhance our state's proactive approach to addressing any potential outbreaks of COVID-19. The State of Texas is unwavering in our commitment to protecting the health and safety of all Texans."

TDI is specifically requesting insurers to take the following actions as they relate to COVID-19:

- Waive co-payments, co-insurance, and deductibles for testing that is consistent with guidance issued by the Centers for Disease Control and Prevention (CDC).
- Waive consumer cost-sharing and facilitate expanded use of telemedicine.
- Cover necessary medical equipment, supplies, and services.
- Waive penalties, restrictions, and claims denials for necessary out-of-network services.
- Waive requirements for pre-authorization, referrals, notification of hospital admission, or medical necessity reviews for care consistent with CDC guidance.
- Allow extra time for health providers and facilities to file claims.
- Authorize payment to pharmacies for up to a 90-day supply of any prescription medication for individuals, regardless of when the prescription was filled.

The following health insurers and health maintenance organizations have already begun to waive cost-sharing for medically-necessary testing of COVID-19, with more being announced in the coming days:

- Aetna (CVS)
- Blue Cross and Blue Shield of Texas
- Cigna Health of Texas, Inc.
- Community Health Choice, Inc.
- Golden Rule Insurance (UHC)
- Humana Health Plan of Texas, Inc.
- Molina Healthcare Insurance Company of Texas
- Oscar Insurance Company
- Scott & White Health Plan
- Superior Health Plan (Centene)
- United Healthcare Insurance Company

- Cigna
- Amerigroup

These waived costs would specifically impact individuals covered by state regulated insurance plans. Families concerned about coronavirus who receive benefits through Medicaid and CHIP will be able to access testing ordered by a physician at no cost. Additionally, the Employees Retirement System of Texas, the Teacher Retirement System of Texas, The Texas A&M University System, and The University of Texas System have been asked to provide these same benefits to employees and retirees covered by their PPO and HMO plans. Texans should contact their plan administrator to confirm their benefits.

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