Executive Office of the Mayor

Connect With Us
John A. Wilson Building
1350 Pennsylvania Avenue, NW, Washington, DC 20004
Phone: (202) 727-2643
TTY: 711
Email: eom@dc.gov

Ask the Mayor

Muriel Bowser
Mayor

Mayor Bowser Mandates that DC-Licensed Insurers Cover COVID-19 Testing for High-Risk Residents

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(**Washington, DC**) – Mayor Muriel Bowser has mandated that all DC-licensed health insurers cover COVID-19 testing with no cost sharing for certain high-risk residents. This requirement, to be administered through the DC Department of Insurance Securities and Banking (DISB), runs through the duration of the public health emergency.

"We know that the best place to get tested for COVID-19 is at a doctor or with a medical professional who can talk to you about your symptoms, health, and future care. If you need a test, you should get a test and you shouldn't be worried about the cost," said Mayor Bowser. "This is one more way we can keep Washingtonians safe and work to stop the spread of COVID-19."

Prior to Commissioner's Order 04-2020, insurers were only required to cover COVID-19 testing in accordance with Centers for Disease Control and Prevention (CDC) guidelines. This order goes beyond CDC guidelines in covering testing for some asymptomatic people who work in high risk settings, are at high risk for complications from COVID-19, or have been exposed to a recently diagnosed person. Insurers will now be required to cover COVID-19 testing for these individuals once per week, with no cost sharing and without prior approval from a doctor. For example, under the new Order, an asymptomatic individual who works at a long-term care facility can go to their doctor for a COVID-19 test and it will be covered by their insurance.

The full Order can be found HERE. Residents who need a test but are unable to get tested through a health care provider can still get a free test at one of the District's public testing sites.

Social Media:
Mayor Bowser Twitter: @MayorBowser
Mayor Bowser Instagram: @Mayor_Bowser
Mayor Bowser Facebook: facebook.com/MayorMurielBowser
Mayor Bowser Website: mayor.dc.gov
Mayor Bowser YouTube: https://www.bit.ly/eomvideo