Washington State Department of Health

For more information about the 2019 Novel Coronavirus situation, please visit our COVID-19 page .

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News Release

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Contact: Joint Information Center, 253-512-7100
Office of the Insurance Commissioner - Public Affairs, 360-725-7055

Español

State waives costs for COVID-19 testing

OLYMPIA – The Washington State Department of Health and the Office of the Insurance Commissioner (OIC) are making sure residents don't face financial barriers to COVID-19 testing when they need it. Insurance Commissioner Kreidler issued an emergency order to state-regulated health plans on March 5 to:

- Cover testing (including any lab fees) and the related visit for COVID-19 without copays or deductibles.
- Suspend any prior authorization requirement for treatment or testing of COVID-19.
- Allow enrollees to be treated by another provider within a reasonable distance at no additional cost if there are not enough in-network providers.

The copay and deductible waiver also applies to all high-deductible health plans with qualifying health savings accounts (HSAs), according to guidance from the Internal Revenue Service. This emergency order is in effect from March 5 through May 4, 2020.

Washington residents may still be charged for tests or services for other conditions that may occur during the visit. For example, if a resident is tested for other respiratory illnesses as well as COVID-19, they may pay a fee for the other tests. Going to the emergency room for COVID-19 testing may also result in a fee for the visit.

State-regulated health plans are overseen by the OIC and include individual health plans, small employer health plans, and some large employer plans.

The OIC does not regulate self-funded employer plans, Medicaid, Medicare, or health plans for federal employees, members of the military, or veterans. Nevertheless, some of these plans have chosen to waive copays and deductibles for COVID-19 to align with the emergency order. If you are unsure what type of health plan you have, contact your employer's human resources office.

If you get a bill from your insurer for COVID-19 testing or the office visit, file a complaint with the Office of the Insurance Commissioner by visiting **insurance.wa.gov** .

How can you prevent the spread of COVID-19?

Prevention starts with practicing good personal health habits:

- Wash your hands often with soap and water,
- Stay home when you're sick,
- Cover your coughs and sneezes with a tissue,
- Clean frequently touched surfaces and objects.
- Get plenty of rest, drink fluids, eat healthy foods and manage your stress to help you prevent getting COVID-19 and recover from it if you do.

DOH has established a call center to address questions from the public. If you have questions about what is happening in Washington State, please call 1-800-525-0127 and press #.

More information on COVID-19 is available from:

- Washington State Department of Health
- Centers for Disease Control and Prevention

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