



FOR IMMEDIATE RELEASE

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Gov Wolf: State's Major Health Insurers are Covering COVID-19 Testing, Resources Available Related to COVID-19 and Insurance Coverage

Harrisburg, PA – Governor Tom Wolf announced today that all major health insurers providing comprehensive medical coverage in the commonwealth will cover medically appropriate COVID-19 diagnostic testing and associated treatment for consumers and have committed to waive any cost-sharing for the testing.

"First and foremost, the commonwealth is prepared for and focused on mitigating COVID-19 in our state," Gov. Wolf said. "Pennsylvania insurers proactively waiving costs associated with COVID-19 testing for consumers helps the commonwealth identify additional cases and gives us a better opportunity to increase our resources appropriately and better protect all Pennsylvanians. No Pennsylvanian should forego testing for any reason, if deemed medically necessary, including fear of what it might cost."

The Department of Insurance encourages patients to be aware of steps their insurance company is taking to increase access to necessary care related to COVID-19.

Pennsylvania's major health insurers, all of whom have committed to take this critical step, are Highmark, UPMC Health Plan, Geisinger, Independence BlueCross, Capital Blue Cross, Aetna, Cigna, UnitedHealthcare, Pennsylvania Health & Wellness, and Oscar. This increased access to testing is especially critical as multiple commercial medical labs are in the process of implementing testing capabilities and some have begun to perform tests. This means labs will begin billing insurance for the COVID-19 test as they would for any other diagnostic test. Up until now, testing has only been performed by the CDC or state labs, who have covered the cost of testing with public funds.

"I'm pleased that Pennsylvania's health insurance companies are stepping up to help fight the spread of COVID-19, commonly known as coronavirus," Insurance Commissioner Jessica Altman said. "Covering the costs associated with administering testing will ensure that consumer out-of-pocket costs do not serve as a barrier to the diagnoses and care of Pennsylvanians."

The department recognizes the critical role health insurers have in the public's ability to access health care services, which could ultimately help decrease the spread of the virus. Consumers with excepted benefit policies, short-term, limited duration health insurance coverage, and/or health care sharing ministries need to understand these plans can have significant limitations on coverage and may not provide the same level of access. If any consumer has a question about their insurance policy, the department encourages them to contact their insurer or the department with any questions.

COVID-19 is currently not widespread in Pennsylvania. Because COVID-19 is most commonly spread through respiratory droplets, Pennsylvanians should take the same steps that health care providers recommend to prevent the spread of the flu and other viruses, including washing your hands, avoiding touching your face and covering coughs and sneezes.

Public health officials are urging people who have symptoms to stay home and contact their doctors by phone, rather than showing up at a medical facility asking to be tested.

The Insurance Department, in partnership with the departments of Health and Human Services, also developed an [FAQ](#) that provides information and answers to common questions related to insurance coverage and COVID-19.

For up-to-date information on COVID-19 in Pennsylvania, visit the PA Department of Health's dedicated [Coronavirus webpage](#) that is updated daily.

The Pennsylvania Insurance Department has a consumer services team available to answer questions about insurance coverage and benefits at (877) 881-6388. PID may also provide assistance if a consumer receives an unexpected bill related to COVID-19, or other health care services.

Note: Photos and video from this announcement will be available at www.pacast.com.

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