COVID-19 Testing and Treatment Cost and Coverage
Frequently Asked Questions

During this uncertain time, it can be hard to know if you have coverage for costs of testing and treatment related to COVID-19. Below, volunteer attorneys Nathan Oesch and Dawn Caldart of Quarles & Brady help answer your questions. In each section there are links back to references and original information. Information is changing all the time and we encourage you to confirm this information by referencing the original materials linked here.

Will I have to pay out of pocket for COVID-19 Testing if I have insurance?

Under the Families First Coronavirus Response Act, all group health insurance plans are required to cover all cost-sharing charges for FDA-approved COVID-19 testing at no cost. This includes co-payments, co-insurance, and deductibles. In addition, any services or supplies provided during a testing visit are covered at no cost. CLICK FOR REFERENCE LINK.

Will I have to pay out of pocket for COVID-19 related treatment?

It depends on who your health insurance provider is and what type of plan you have. Some insurers, such as Cigna and Humana, have announced that they would waive costs associated with COVID-19 treatment for certain plans. Other insurers, such as Aetna, are only waiving certain costs associated with treatment. LINK. It is best to check with your insurer to find out specifically what costs, if any, have been waived.

Below are links to specific insurers:
 Anthem Blue Cross Blue Shield
Common Ground Healthcare Cooperative
Humana
Independent Care Health Plan (iCare)
MHS
Molina Healthcare of Wisconsin
United Health Care
WPS Health Insurance

If I don't have insurance, will I have to pay for COVID-19 testing and related treatment?

Some Wisconsin health care providers are waiving costs for COVID-19 related treatment. For example, Ascension Wisconsin stated it will not bill uninsured patients for testing or treatment of COVID-19 if you meet their financial hardship requirements and are eligible for treatment under their criteria. LINK.

Who is eligible to get tested for COVID-19?

At the moment, testing appears to be limited to people who meet the following criteria:
(1) Patients receiving ICU level care, patients in long-term care facilities
(2) Hospitalized patients with COVID-19 symptoms, health care workers with COVID-19 symptoms, and essential staff in positions that require close contact (prison staff) with COVID-19 symptoms.

LINK. Most health care providers have setup nurse hotlines that you can call to see if you're eligible and some offer limited over-the-phone screening and should be able to advise you as to next steps.

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What can I do if I lost my job recently and, as a result, my health insurance coverage?

If you have recently lost your job, you may be eligible to apply for coverage under the Affordable Care Act. In addition, you may be eligible for benefits under Medicaid or BadgerCare, depending on your income and age. At the moment, the Federal Government has not re-opened general enrollment for health insurance for those without health insurance who haven't lost their job or otherwise qualify. LINK In addition, although Wisconsin has not re-opened enrollment, a number of other states have. Continue to monitor the Wisconsin Department of Health and Human Services to see when Wisconsin reopens its general enrollment. LINK.

If you need assistance enrolling, or what to find out more, you can call 211, visit HeathCare.gov, review this FAQ to see if you're eligible (LINK), or contact Covering Wisconsin for assistance in applying (LINK).

Other helpful links:

Wisconsin Department of Health Services
Wisconsin Office of the Commissioner of Insurance
 and link to COVID-19 specific Info.