

Michigan's health insurers agree to provide COVID-19 testing, treatment at no cost through end of 2020

Governor Gretchen Whitmer and the Michigan Department of Insurance and Financial Services (DIFS) have announced that the state has secured agreements from nearly all of the state's health insurers to waive all out-of-pocket costs for COVID-19 testing and treatments through the end of 2020, including copays, deductibles, and coinsurance. These agreements cover more than 92 percent of the commercial health insurance market in Michigan.

“Ensuring access to appropriate testing and medical treatment without financial concern is an important part of fighting this virus,” said Governor Gretchen Whitmer. “We’re continuing to work around the clock to slow the spread of this virus and keep people healthy, and I am thankful that Michigan’s health insurers have continued to step up to do their part.”

At least through year’s end, consumers with these individual and group health plans will not be charged cost-sharing for medically appropriate COVID-19-related medical treatment, such as primary care visits, diagnostic testing, emergency room visits, ambulance services, and U.S. Food and Drug Administration-approved medications and vaccines when they become available.

“Once again, our Governor has shown strong leadership to protect the health of the residents of this state,” said DIFS Director Anita Fox. “Eliminating financial barriers to testing and treatment will ensure that Michiganders can focus on getting appropriate care, instead of worrying about how they are going to pay COVID-19-related medical bills.”

The waived cost-sharing applies to commercial health insurance products from the insurers named in the state agreement. Consumers with health insurance through Oscar, UnitedHealthcare, and other insurers not named in the state agreement currently have COVID-19 coverage without out-of-pocket costs during the federal public health emergency, which is currently set to expire in late October.

SOURCE: www.michigan.gov/difs