

Coronavirus – What Does My Health Insurance Cover?

The Nebraska Department of Insurance (NDOI) has communicated with the major health insurance carriers in Nebraska regarding the Coronavirus, also known as COVID-19. The following insurers and their responses to COVID-19 can be found below and will be updated when new information is provided by insurers:

Aetna: Aetna will waive co-pays for all SARS-CoV-2 testing for all insured enrollees, whether the enrollees are in commercial, Medicare or Medicaid plans. Self-insured employers can opt-in. Aetna is also offering zero co-pay telemedicine visits for any reason, and it's offering its Medicare Advantage virtual evaluation and monitoring visit benefit to all fully insured members. <https://cvshealth.com/newsroom/press-releases/cvs-health-announces-covid-19-resources-aetna-members>

Blue Cross and Blue Shield of Nebraska: Blue Cross and Blue Shield of Nebraska will cover, with no cost share to the member, the appropriate medically necessary diagnostic testing for COVID-19, where it is not covered as part of the Public Health Service response. <https://newsroom.nebraskablue.com/how-blue-cross-and-blue-shield-of-nebraska-is-responding-to-the-coronavirus-and-what-you-need-to-know/>

Bright Health: Bright Health will treat the diagnostic test for COVID-19 like preventative care, which is covered at no cost. <https://brighthouseplan.com/brighter-life/understanding-coronavirus>

Medica: Medica will waive co-pays, co-insurance and deductibles related to COVID-19 testing for all fully insured group, individual and Medicare members. <https://www.medica.com/newsroom/press-releases/press-releases/2020/03092020-medica-waives-all-cost-sharing-for-covid19-testing>

UnitedHealthcare: UnitedHealthcare will waive member cost sharing, including copays, coinsurance and deductibles, for COVID-19 diagnostic testing provided at approved locations in accordance with CDC guidelines for all commercial insured, Medicaid and Medicare members. UnitedHealthcare will also work to support self-insured customers who choose to implement similar actions. <https://www.uhc.com/health-and-wellness/health-topics/covid-19>

The Department encourages consumers to carefully read your benefit plan or call your insurer directly regarding your coverage benefits if treatment is needed due to contraction of Coronavirus.

Please keep in mind that insurance benefits provided by your employer may be "self-funded" meaning it may be up to your employer to decide what is and isn't covered under your health benefit plan. You may want to contact your human resources department for further information.

Coronavirus (COVID-19) Resource Center

To support the public, business community and insurance professionals in their understanding and management of COVID-19 risks, the National Association of Insurance Commissioners (NAIC) has created an informational resource page with links to help manage the risks and impacts of unfolding events. The resource center can be viewed by clicking on the following link:

[Visit the NAIC Coronavirus Resource Center](#)