



Key Consumer Questions on Insurance Coverage During COVID-19

Will patients have to pay for testing and treatment?

No, individuals can get tested and treated for COVID-19 without a cost-share. ACA coverage, individual plans, small group plans, and large group plans in the fully insured market as well as Medicaid and Medicare will not require a cost share. Self-insured employers (typically employers of 200 or more employees) have the option to provide the same coverage to their members, and the vast majority elect to do so. For specific information on coverage, members can call the phone number on the back of their ID card or visit the plan website. The cost of the testing and potential treatment will be borne by society; the insurance pool in the fully-insured market, the employer in the self-insured market, or by the government taxpayers through Medicaid or Medicare.

What happens to patients who have lost their jobs? How can they get or maintain coverage?

Consumers who have lost their job during this crisis have three options available to remain insured or to get new coverage.

First, some employers are continuing to pay insurance premiums for employees who are furloughed or laid off.

- Health plans are working with the employers to maintain coverage for those members. Members can remain covered by employer-based care even if they are laid off or furloughed as long as the premiums are paid. COBRA coverage is also available for employees who can afford to pay their own premiums to maintain the same coverage.

Second, employees who lose their job may qualify for:

- A special enrollment to purchase an ACA plan on the federal exchange (www.healthcare.gov) is available. Consumers have 60 days from the day they lost the employer-based coverage to enroll in an ACA plan. Depending on the consumer's income level, the plan will likely be subsidized. Individuals making up to \$51,040 and families making up to \$104,800 receive a subsidy for plans purchased on the exchange. Individuals and families making more than that can still purchase a plan, though they will not receive a subsidy.

Third, employees who lose their job and have no other source of significant income may qualify for:

- Medicaid. In Virginia, Medicaid is available to anyone making less than \$1,469 a month or a family of four making less than \$3,014 a month. Consumers can visit <https://coverva.org/> to apply.

What about the uninsured? Are they protected if they get COVID-19?

Yes, those who do not have and cannot get insurance coverage, will still be tested and treated for COVID-19. VAHP encourages all consumers to obtain insurance coverage either through their employer, the exchange, Medicare, or Medicaid. While having insurance coverage is the best protection, no Virginian should worry they cannot get testing or treatment for COVID-19.

More information on health plan coverage during the COVID-19 crisis can be found on the VAHP website at <https://www.vahp.org/covid-19-update/>