



## Frequently Asked Questions about Health Insurance Coverage and the Novel Coronavirus 2019 (COVID-19)

Due to the ongoing COVID-19 outbreak, the New Hampshire Insurance Department is issuing an FAQ document for consumers, recognizing the critical role that health insurance coverage plays in the public's ability to access health care services in mitigating the spread of the virus.

This FAQ does NOT apply to self-funded employer plans, Medicare plans, or Medicaid.

### 1. Will I need to pay for COVID-19 testing?

Health insurance companies must provide coverage--prior to application of any deductible and without cost-sharing--of the initial health care provider visit and FDA-authorized COVID-19 testing for those who meet the Centers for Disease Control and Prevention (CDC) criteria for testing, as determined by your health care provider. This includes in-network provider office visits, urgent care visits, or emergency services to test for COVID-19.

### 2. What if I cannot go to an in-network provider for testing?

If in-network providers are unavailable to conduct testing for COVID-19, insurance companies must cover out-of-network testing. Any prior authorization requirements that typically apply to covered diagnostic tests are suspended with regard to the testing of COVID-19.

### 3. Can I use telemedicine for COVID-19 related provider visits?

Given that COVID-19 is a communicable disease, if your provider is set up for telemedicine some people may be able to utilize telemedicine in seeking an initial diagnosis instead of in-person health care services. Some insurance companies offer independent telehealth programs that are available even if your treating provider does not offer such services. Health insurers may not deny coverage simply because it was provided through telemedicine. Health insurers are directed to ensure that their telehealth programs are robust and will be able to meet any increased demand

### 4. Can I refill my current prescription drugs in anticipation of an emergency requiring extended isolation?

The CDC and the American Red Cross recommend that households maintain at least a 30-day supply of any prescription drugs used by household members to prepare for unexpected events. The Department has asked health insurance companies to allow all of their members to obtain a one-time refill of their covered prescription medications prior to the expiration of the waiting period between refills. This will allow their members to maintain an adequate supply of necessary medication. For maintenance medications, insurance companies should permit members to obtain a 90-day supply. With regard to refills of certain drug classes, such as

opioids, benzodiazepines, and stimulants, insurers may limit early refills as necessary to take into consideration patient safety risks associated with early refills of these types of drugs.

**5. What communications should I expect from my insurance company?**

Health insurance companies have been ordered to address COVID-19 cases in New Hampshire by providing their members with information and timely access to all medically necessary covered health care services. Access to accurate information and avoiding misinformation is critical. Health insurance companies are devoting resources to informing members of available benefits, quickly responding to member inquiries, and making revisions needed to streamline responses and benefits for members. We have also asked insurance companies to make information available on their websites and take steps to ensure that nurse help lines or other similar programs are staffed appropriately.

**6. Can my insurance company cancel or refuse to renew my insurance policy if I am diagnosed with COVID-19?**

The New Hampshire Insurance Department and federal health care law prohibits individual or group major medical health insurers from canceling or refusing to renew insurance plans based on pre-existing conditions. However, consumer protections for pre-existing conditions do not apply to short-term, limited-duration health insurance plans.

**7. Who should I reach out to with questions about COVID-19 insurance coverage?**

Call your insurance company using the customer service number on the back of your card with questions or concerns. If you have difficulty working with your insurance company to get your COVID-19 testing paid without cost-sharing, you can reach out to the Insurance Department's Consumer Services Division for assistance. Contact us with any questions or concerns you may have regarding your insurance coverage at 1-800- 852-3416 or (603) 271-2261, or by email at [consumerservices@ins.nh.gov](mailto:consumerservices@ins.nh.gov).

**8. Where can I find more information about COVID-19?**

- For more information about New Hampshire's response to COVID-19, visit the NH Department of Health and Human Services website: <https://www.dhhs.nh.gov/dphs/cdcs/2019-ncov.htm>
- For information about COVID-19 prevention, symptoms, and treatment visit the Centers for Disease Control and Prevention (CDC) website: <https://www.cdc.gov/coronavirus/2019-ncov/index.html>