**Janet T. Mills**
**Governor**

**Jeanne M. Lambrew, Ph.D.**
**Commissioner**

**Maine Department of Health and Human Services**
**Office of MaineCare Services, Member Services**
**11 State House Station**
**Augusta, Maine 04333-0011**
**Toll Free: (800) 977-6740; TTY: Dial 711**
**Fax: (800) 314-8775**

# COVID-19 Testing Coverage for Uninsured Individuals
May 12, 2020

### What is COVID-19 testing coverage?

COVID-19 testing coverage provides insurance for the testing and diagnosis of COVID-19 for people who do not have other health insurance. This includes the test itself and the related office visit and evaluation. COVID-19 is often called the coronavirus. COVID-19 testing coverage does **not** pay for treatment for COVID-19.

### If I don't have health insurance, will the cost of a COVID-19 test be covered?

Yes, you may qualify for coverage of COVID-19 testing and related services. If you qualify, MaineCare will pay for these services. You will qualify if:

- You are a Maine resident;
- You are a U.S. citizen, U.S. national, or eligible immigrant; and
- You are uninsured;
    - Not eligible or enrolled for MaineCare or Cub Care;
    - Not enrolled in another health care program funded by the federal government, including: Medicare, TRICARE and Veterans Administration, and federal employee health plans; and
    - Not enrolled in a group health plan or other health insurance coverage.

Your income and assets are not counted for COVID-19 testing.

You will need to complete a quick and easy application in order to receive coverage of COVID-19 testing and diagnosis services. At the time of application, you will be asked to self-attest that you do not have health insurance coverage.

### Why should I apply for COVID-19 testing coverage?

If you get tested for COVID-19 without this or other insurance coverage, you may get a bill for the services. If you think you may have COVID-19 and your provider agrees that you should get tested, it is important to do so in order to have the information you need to help prevent your family, friends, and other people from getting sick.

**What services are covered?**
If you are eligible, testing for the diagnosis of COVID-19 is covered, as well as some related services like the office visit and evaluation. Call your provider before going to see them, as they may be able to evaluate you over the phone or by video to see if you should get tested and/or need an in-person visit. These phone or video "telehealth" consultations are covered, too. You will not need to pay for the test or the other related covered services.

**What if I need COVID-19 treatment?**
You may want to consider applying for MaineCare coverage. Also, if you have recently lost health insurance coverage due to a change in your employment status, you may be eligible to receive financial help to purchase health care coverage through the federal health insurance Marketplace. Please visit www.CoverME.gov to see what options are available to you.

**What if I have already been tested for COVID-19 and received a bill?**
COVID-19 testing coverage for uninsured individuals is effective as of March 18, 2020. You should still apply to see if you are eligible for coverage. You have up to three months from the date you were tested to apply for coverage. For example, if you were tested on March 30, 2020, you have until June 30, 2020 to submit an application and receive coverage. This coverage option is available until the last day of the public health emergency, but we will continue to process applications after the end of the emergency.

If you apply for this coverage and qualify, you should contact your provider so that they can bill MaineCare for COVID-19 testing and not continue to bill you for any testing and diagnosis services you received. If you have already paid your bill, you will need to ask your provider to pay you back and request that they bill MaineCare instead so they can be reimbursed.

**What if I receive other health care services when I'm getting tested for COVID-19?**
If you receive services other than those related to COVID-19 testing and diagnosis, your health care provider may bill you for those services.

**How do I apply for COVID-19 testing coverage?**
Applying for COVID-19 testing coverage is easy! You will need to complete the one-page application available on the Office for Family Independence's (OFI) webpage. The application can be filled out electronically or be printed and filled out by hand. Applications may be returned to MaineCare via email, mail, or fax. Ask your health care provider to print an application for you if you don't have internet access.

If you would like to apply for full MaineCare, you must also complete the second page of the application to include information about your income and assets.

Consumers for Affordable Health Care (CAHC) is available at 1-800-965-7476 to answer questions and assist you through the application process. They can also help you understand what different coverage options may be available to you.

**Where do I return the application?**
You can submit your application in any of the following ways.

**Mail**:  Office for Family Independence
State of Maine – DHHS
114 Corn Shop Lane
Farmington, ME 04938

**Email**: farmington.dhhs@maine.gov

**Fax**:  1-207-778-8429

**How do I know if my application was approved?**
If you are found eligible to receive coverage for COVID-19 testing and related services, you will receive a notice that you have been approved and enrolled in the Maine Rx coverage category. Maine Rx is a prescription assistance program to help with the cost of prescription medication, but we are enrolling uninsured individuals into this category so that we can provide coverage more quickly. When enrolled in this program, you will also be eligible to receive discount prescriptions with your Maine Rx card.

If you completed both pages of the application, coverage for MaineCare will be reviewed and you will receive a notice to inform you of the decision.  If you are approved, the notice will tell you when your MaineCare coverage starts. If you are denied MaineCare, the notice will tell you why coverage was denied.

**Who do I call with questions?**
If you have questions about applying for COVID-19 testing coverage, please contact the Office for Family Independence (OFI) at 1-855-797-4357. TTY users dial 711.

If you have questions about covered services, please call MaineCare Member Services at 1-800-977-6740. TTY users dial 711.