



Provider Guidance: COVID-19 Testing Coverage for Uninsured Individuals

September 14, 2020

Overview

Effective March 18, 2020 and until the end of the COVID-19 federal [Public Health Emergency](#) (PHE), Maine residents who are uninsured, as defined in the federal [Families First Coronavirus Response Act](#), are entitled to receive coverage for testing and diagnosis of COVID-19 at no cost, with coverage to be administered through the MaineCare program. This coverage is for individuals who meet the following criteria:

- They are a Maine resident;
- They are a U.S. citizen, U.S. national, or eligible immigrant; and
- They are uninsured;
 - Not eligible for or enrolled in MaineCare or CubCare;
 - 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 commercial group health plan or other health insurance coverage.

Covered Services and Billing Information

Coverage includes testing for the COVID-19 diagnosis as well as limited related services, such as office visits and evaluations and telehealth triage and screening, but it does **not** include coverage for services for the treatment of COVID-19.

Important Note: Providers should NOT bill for these services until MIHMS is ready to accept and process claims for COVID-19 testing and related services for uninsured individuals. We will send out a notification letting providers know when they can submit these claims; we anticipate this will be in late May. Billing instructions and a list of the covered codes will be provided at that time.

Helping Patients Apply for Coverage

To be eligible for this coverage, individuals must complete a short, special one- to two-page application that is available [online](#). 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. We ask providers to inform their patients about this coverage option and the application process either when their COVID-19 evaluation or testing appointment is scheduled or at the time of

the appointment. Providers are encouraged to print the application for individuals who may not have internet access or who did not apply prior to their testing or evaluation appointment.

Providers are also encouraged to assist individuals to apply at the time of the appointment to expedite the process. Providers can also refer individuals to the Consumers for Affordable Health Care's Consumer Assistance Helpline at 1-800-965-7476.

As part of the application process, individuals will be asked to self-attest that they do not have health insurance coverage. Providers may want to inform their patients that if they are found eligible to receive coverage for COVID-19 testing and related services, they will be enrolled in the Maine Rx coverage category, which will enable them to receive the appropriate COVID-19 testing coverage. Maine Rx is a prescription assistance program to help with the cost of prescription medication. We are utilizing this coverage group so that we can implement system and process changes to provide this special coverage for COVID-19 evaluation and testing more quickly. Once an individual is enrolled in the MaineRx program, they will also be eligible to receive discounted prescriptions.

Applications can be mailed, faxed, or emailed.

Email: farmington.dhhs@maine.gov

Fax: 1-207-778-8429

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

Retroactive Eligibility and Coverage

Any uninsured individuals who have been tested for COVID-19 (and received related covered services) since March 18, 2020 can apply for this special coverage for up to three months after the date on which they received services. For example, if a person was tested on March 18, 2020, they have until June 18, 2020 to submit an application and receive retroactive coverage. Someone who is tested on May 5, 2020 has until August 5, 2020 to submit and receive coverage. This uninsured COVID-19 testing coverage option will be in effect until the end of the public health emergency, but we will continue to process applications after the end of the emergency. We will send a provider notification at the time the program is set to expire.

Providers who have delivered these covered services to and/or billed uninsured patients for COVID-19 testing and related services between March 18, 2020 and May 11, 2020 should contact these patients and encourage them to complete the application so the provider can submit a claim to MaineCare and the patients will not need to pay for the services, if they are found eligible.

July 16, 2020 Update: While this coverage ends once the PHE is declared over, uninsured individuals will have up to three months from when they received services to submit their application for testing coverage. This means that some people may apply for coverage after the PHE is no longer in effect. Therefore, providers should continue encouraging uninsured patients to apply for coverage, even after the PHE is over, if that person received services while the PHE was in effect. MaineCare will reimburse providers for testing and testing-related services that were delivered during and up until the end of the PHE.

Health Resources and Services Administration (HRSA) Funding for Uninsured Individuals

Providers who plan to submit claims to HRSA for COVID-19 testing and treatment for uninsured individuals should know that they cannot be reimbursed for the same claims from both HRSA and MaineCare. Therefore, providers who have tested uninsured patients who intend to apply or have applied for MaineCare's testing coverage should hold any testing related claims they may submit to HRSA until MaineCare eligibility is determined in order to avoid potential duplicate claims.

Providers interested in receiving HRSA reimbursement for COVID-19 testing and treatment for the uninsured can learn more [here](#). Also, providers can reference this [guidance](#) about submitting claims to HRSA when Medicaid eligibility is unknown. Providers should note that HRSA funding for COVID-19 testing and treatment may not be sufficient to reimburse all providers for claims submitted.

Questions?

If you have questions about COVID-19 coverage for uninsured individuals and/or how to help your patients with the application process, please contact the Office for Family Independence at 1-855-797-4357.