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COVID-19 Testing, Treatment, and Vaccination Coverage for Uninsured Individuals

Updated May 11, 2021

This guidance has been updated to reflect that the COVID-19 vaccination and treatment is now covered for uninsured individuals as of March 11, 2021.

What is COVID-19 testing, treatment, and vaccination coverage?

This coverage option provides insurance for the COVID-19 vaccine, testing and diagnosis of COVID-19, and treatment for 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.

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

Yes, you may qualify for coverage of the COVID-19 vaccine, testing, testing-related services, and treatment. 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 coverage of COVID-19 testing, treatment, or vaccination.

You will need to complete a quick and easy [application](#) in order to receive coverage for COVID-19 testing, treatment, vaccination, 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, treatment, and vaccination coverage?

If you get tested, treated, or vaccinated 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.

Is there a deadline to apply for COVID-19 testing, treatment, and vaccination coverage?

MaineCare recommends you apply for coverage prior to being tested or receiving testing-related services, the vaccine, or treatment, if possible, as this will reduce the chance that you receive a bill from your provider for these services. However, while this coverage is only available for services provided during the federal Public Health Emergency (PHE), you will have up to three months after you receive the vaccine, test, testing-related services, and/or treatment to apply for this special coverage. If you are approved, you will not have to pay for COVID-19 testing and related services, the vaccine, and/or treatment if you received those services during the PHE. The application will be available for three months following the end of the PHE. If your coverage is approved, you should contact your provider to let them know so that they can bill MaineCare for these services instead of billing you.

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. The COVID-19 vaccine is also available at no cost to you, and services you receive to treat a COVID-19 diagnosis will be covered.

How do I find out more about the COVID-19 vaccine?

Vaccination sites have been set up around Maine, and each site is scheduling its own appointments. You can visit: <https://www.maine.gov/covid19/vaccines> to learn more about the vaccination sites near you and how to make an appointment. If you cannot access the website or need additional assistance to get an appointment, you can call the Maine COVID-19 Community Vaccination Line, which is available to help Maine people access information about vaccine clinics. The Community Vaccination Line can also support Maine people who need interpretation assistance, help with transportation, might be home bound, or have other questions about resources in their area. To reach the Vaccination Line, call 1-888-445-4111. Deaf or hard of hearing individuals can access the Vaccination Line by dialing 711 and requesting to be connected to 1-888-445-4111.

If you do not have a vehicle or another way of getting to and from your vaccination appointment, the Department can provide you with transportation for appointments that are scheduled Monday through Saturday from 7:00am - 4:00pm. The Department is working with the organization ModivCare to provide rides to people who need help getting to their vaccination appointments. Schedule your vaccine appointment **first**. At least 48 hours before your vaccine appointment, call ModivCare at 1-855-608-5172 to reserve a ride. When you call ModivCare, please have the following information available:

- Date and time of appointment
- Name, address, and phone number of facility where you are receiving the vaccination, if you have it
- Your MaineCare ID, if you have it

What if I have already been vaccinated, tested, and/or treated 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 April 30, 2020, you have until July 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.

Coverage of the COVID-19 vaccine and treatment is effective as of March 11, 2021, and you should not receive a bill from your provider.

What if I receive other health care services when I'm getting services related to COVID-19?

If you receive services other than those related to COVID-19 testing, treatment, or vaccination, your health care provider may bill you for those services.

How do I apply for COVID-19 testing, treatment, and vaccination coverage?

Applying for this 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, 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.