

KNOW YOUR HEALTH CARE RIGHTS



COVID-19 Testing

Health plans must cover COVID-19 diagnostic testing for all health plan enrollees by any provider at **NO Cost to the enrollee.**

- You **CAN** get a COVID-19 test at no cost from any provider at any time (in- or out- of your health plan's network).
- You **SHOULD NOT** pay anything for a COVID-19 test, including a co-pay or payment toward a deductible. It is not required to have met your deductible to get a COVID-19 test at no cost.
- You **CAN** get reimbursed* by your health plan to cover the cost of an over-the-counter, at-home COVID-19 test.
- You **DO NOT** need to have COVID-19 symptoms or possible exposure to COVID-19 for your health plan to cover a COVID-19 test.
- You **DO NOT** need to be an "essential worker" for your plan to cover a COVID-19 test.

What If You Are Charged for a COVID-19 Test

If a health plan enrollee receives a bill related to the coverage of a COVID-19 test, the enrollee should submit the bill to their health plan. If the health plan does not reimburse the enrollee in a timely manner, the enrollee should first file a grievance with their health plan and include a copy of the bill. If the enrollee does not agree with their health plan's response or if the plan takes more than 30 days to fix the problem, they should file a complaint with the DMHC Help Center at www.HealthHelp.ca.gov or by calling **1-888-466-2219**.

What If You Are Uninsured

If you are uninsured and receive a bill related to COVID-19 testing, ask your provider to bill the Health Resources & Services Administration (HRSA) COVID-19 Uninsured Program instead of you. Find more information in this [HRSA uninsured patient COVID-19 fact sheet](#).

The federal government is also directly sending at-home COVID-19 tests to any household that requests it. Anyone can use www.covidtests.gov to order these tests and they will be delivered by the U.S. Postal Service to your home within 7-12 days.

Need Help Getting a COVID-19 Test

A health plan enrollee can contact their health plan at the member services number on their health plan card for assistance to find a free COVID-19 test, or visit COVID19.ca.gov to find testing locations.

*In compliance with [federal guidance](#) and beginning January 15, 2022, individuals with private health insurance coverage who purchase an over-the-counter COVID-19 diagnostic test authorized, cleared, or approved by the U.S. Food and Drug Administration (FDA) will be able to have those test costs reimbursed by their health plan. Insurance companies and health plans are required to cover 8 free over-the-counter at-home tests per covered individual per month. Contact your health plan for more information, as reimbursement amounts may vary.

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