

Iowa COVID-19 Updates

DOI Link: <https://iid.iowa.gov/commissioners-bulletins>

<https://iid.iowa.gov/covid-19>

Description: IA COVID-19 L&H Insurance News Releases & Bulletins

<u>Bulletin number</u>	<u>Title</u>	<u>Posted on</u>
20-10	Serologic or Antibody COVID-19 Testing	June 22, 2020
20-06	Telehealth Services Flexibility and Reimbursement	March 27, 2020
20-04	Individual and Small Group Coverage Impacted by COVID-19	March 19, 2020

How do I find out if my insurance will cover testing and treatment related to COVID-19?

Four of the major health insurance carriers in Iowa have all committed to waive cost-sharing and copayments for testing of COVID-19. Self-funded plans may differ in coverage. More information is available in each insurer's press release.

[MedicaPressRelease](#)

[AetnaPressRelease](#)

[WellmarkPressRelease](#)

[UnitedHealthcarePress Release](#)

The Iowa Farm Bureau Health Plan has also agreed to waive cost sharing related to testing.

The Division encourages consumers to utilize telemedicine if offered by their health care provider and covered by their insurance company.

Disclaimer: The information outlined above is provided for informational purposes only.
It is not intended, nor should it be considered as legal advice.
Please refer to the respective State website for more information.

Will Medicare cover testing and treatment?

Medicare covers the lab tests for COVID-19 with no out-of-pocket costs when the test is ordered by your doctor or other health care provider. Medicare also covers all medically necessary hospitalizations. This includes if you're diagnosed with COVID-19 and might otherwise have been discharged from the hospital after an inpatient stay, but you need to stay in the hospital under quarantine.

While there is currently no vaccine for COVID-19, if one becomes available, it will be covered by all Medicare Prescription Drug Plans (Part D).

If you have a Medicare Advantage Plan, you have access to these same benefits. Medicare allows these plans to waive cost-sharing for COVID-19 lab tests. Many plans offer additional telehealth benefits beyond the ones described below. Check with your plan about your coverage and costs.

Medicare also covers "virtual check-ins" (also known as telemedicine), so you can connect with your doctor by phone or video or an online patient portal to see if you need to go in for a face-to-face visit. The Division encourages consumers to utilize telemedicine to seek treatment.

To stay informed about Medicare coverage and coronavirus, along with tips to keep yourself safe, visit [medicare.gov](https://www.medicare.gov).

Press Release:

[Insurance Commissioner Reminds Iowans Experiencing Economic Impact Due to Covid-19 to Consider ACA Special Enrollment Periods and Other Health Coverage Options](#)

Wednesday, April 1, 2020

Des Moines – Iowans who have experienced change in employment status due to COVID -19 may be eligible to enroll in Affordable Care Act (ACA) coverage through healthcare.gov. A special enrollment period (SEP) is a period outside of open enrollment when a person can enroll in or switch ACA coverage. "Iowans throughout the state that may need new health insurance coverage due to a job...

[Read More](#)

Disclaimer: The information outlined above is provided for informational purposes only.
It is not intended, nor should it be considered as legal advice.
Please refer to the respective State website for more information.