



INFORMED

FLASH: Health Alliance and Health Alliance Northwest Waiving Cost Sharing for COVID-19 Testing*

March 12, 2020

Health Alliance announced today that it will waive cost sharing for COVID-19 testing for members of all group and individual fully-insured plans in all states, as well as members in all Medicare Advantage Plans and the Federal Employees Health Benefits (FEHB) Plan. Health Alliance will cover, with no member cost share, the appropriate medically necessary diagnostic testing for COVID-19, where it is not covered as part of the Public Health Service response. At this time, the Centers for Disease Control and Prevention (CDC) continues to pay for the laboratory tests.

In the state of Washington, Health Alliance Northwest has pursued a similar waiver of cost sharing for members of all fully-insured commercial plans since the state's emergency order on March 5.

Health Alliance and Health Alliance Northwest will also cover COVID-19 testing for members with High Deductible Health Plans with Health Savings Accounts (HSAs), even if these members haven't yet met their deductibles. Their test will be covered at no out-of-pocket cost to the member, and the Internal Revenue Service (IRS) has allowed insurance plans to cover these services without jeopardizing members' tax benefits associated with their HSAs, even if deductibles haven't been met.

Health Alliance, Health Alliance Northwest and all Health Alliance-administered plans will continue to take steps to reduce access barriers for members, consistent with direction from the federal and state governments. As always, members can call the number on the back of their member ID card if they have any questions about coverage.

Health Alliance and Health Alliance Northwest has also committed to keeping its members, employer groups, providers and brokers up-to-date with the latest information and guidance during this evolving public health situation. Please continue to visit HealthAlliance.org/Coronavirus for the most up-to-date information and for answers to all of your COVID-19 related questions.

If you have questions, contact your provider relations specialist.

**Cost sharing has been waived for members of all group and individual fully-insured plans in all states, as well as members in all Medicare Advantage Plans and the Federal Employees Health Benefits (FEHB) Plan. Please note that self-funded group health plans are not required to provide*

benefits to help pay for the test, although many plans do. Additionally, the cost sharing waiver does not apply to excepted benefit policies or short-term, limited-duration health insurance coverage.