

## COVID-19 Checklist for Out-Of-Network Insurance Coverage

### Protecting Against COVID-19

Ohio Department of Health Director Amy Acton, M.D., MPH, strongly recommends that Ohioans are aware of the following information provided by the Ohio Department of Insurance regarding out-of-network insurance coverage specific to COVID-19 testing and treatment.

- Effective March 20, 2020, the Ohio Department of Insurance issued a bulletin defining COVID-19 testing and treatment as emergency services. The bulletin is available at <https://iop-odi-content.s3.amazonaws.com/static/Legal/Bulletins/Documents/2020-05.pdf>.
- Health insurance corporations (HICs) and health maintenance organizations (HMOs) are required to pay for COVID-19 testing and treatment at both in-network and out-of-network hospitals, with no balance bill.
- Other plans that are subject to the Ohio Department of Insurance's jurisdiction are also required to pay for COVID-19 testing and treatment at both in-network and out-of-network hospitals.
  - a. In the case of an out-of-network hospital for these types of plans, the health plan is required to pay what they would typically pay an in-network provider or out-of-network provider, or the Medicare rate – whichever is the greatest.
  - b. As a result, the hospital will be receiving either a market rate or the Medicare rate – whichever is higher. However, the consumer may receive an out-of-network bill that the insurer is not required to pay.
- If consumers receive bills for testing and treatment of COVID-19, they should reach out to the Ohio Department of Insurance at [Consumer.Complaint@insurance.ohio.gov](mailto:Consumer.Complaint@insurance.ohio.gov) to ensure claims are being processed according to the Ohio Department of Insurance guidance.
- The Ohio Department of Insurance does not have regulatory authority over a significant number of health plans in Ohio. As a result, the Ohio Department of Insurance's order does not apply to Medicare, Medicaid, or self-insured employer plans.

For additional information, visit [coronavirus.ohio.gov](https://coronavirus.ohio.gov).

For answers to your COVID-19 questions, call 1-833-4-ASK-ODH (1-833-427-5634).

If you or a loved one are experiencing anxiety related to the coronavirus pandemic, help is available. Call the Disaster Distress Helpline at 1-800-985-5990 (1-800-846-8517 TTY); connect with a trained counselor through the Ohio Crisis Text Line by texting the keyword "4HOPE" to 741 741; or call the Ohio Department of Mental Health and Addiction Services help line at 1-877-275-6364 to find resources in your community.

# CORONAVIRUS DISEASE 2019 **Ohio** | Department of Health

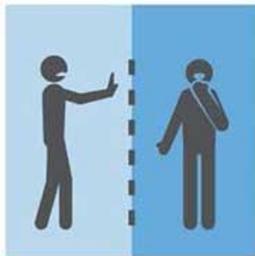
Protect yourself and others from COVID-19 by taking these precautions.

## PREVENTION

For additional information call 1-833-4-ASK-ODH or visit [coronavirus.ohio.gov](https://coronavirus.ohio.gov).



STAY HOME



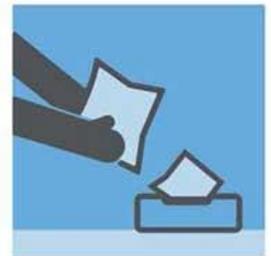
PRACTICE SOCIAL DISTANCING



GET ADEQUATE SLEEP AND EAT WELL-BALANCED MEALS



WASH HANDS OFTEN WITH WATER AND SOAP (20 SECONDS OR LONGER)



DRY HANDS WITH A CLEAN TOWEL OR AIR DRY YOUR HANDS



COVER YOUR MOUTH WITH A TISSUE OR SLEEVE WHEN COUGHING OR SNEEZING



AVOID TOUCHING YOUR EYES, NOSE, OR MOUTH WITH UNWASHED HANDS OR AFTER TOUCHING SURFACES



CLEAN AND DISINFECT "HIGH-TOUCH" SURFACES OFTEN



CALL BEFORE VISITING YOUR DOCTOR



PRACTICE GOOD HYGIENE HABITS

For more information, visit: [coronavirus.ohio.gov](https://coronavirus.ohio.gov)

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