



## COVID-19 FAQ

***19. We have been told that insurance companies are waiving cost-sharing and deductible amounts for patients. Does this only apply to COVID-19 related conditions?***

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Answer: It depends on the payer. Currently, Federal Health plans are only waiving cost-sharing for telehealth services, COVID-19 testing-related services and COVID-19 laboratory testing for Medicare Advantage plans. That may change, however.

As for commercial plans, some are implementing cost-sharing and deductible waiver policies – but most are specific to COVID-19 testing or treatment. For example Anthem says that it will cover the cost of COVID-19 testing with no out-of-pocket costs. Additionally, we have heard that Blue Cross Blue Shield Association is waiving cost-sharing for the treatment of COVID-19 through May 31. The American Association of Health Insurance Plans (“AHIP”), has an overview of what some of the different insurers across the US are doing, it can be found [here](#).