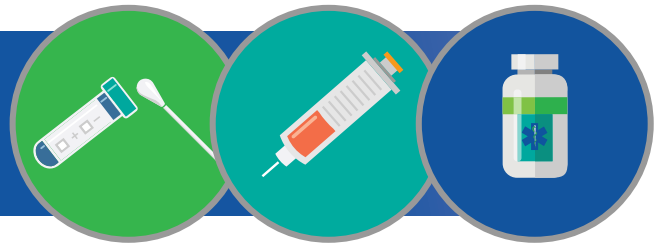


# KNOW YOUR HEALTH CARE RIGHTS



## COVID-19 Tests, Vaccines & Treatment

### Health Plan Enrollees Have the Right to COVID-19 Tests, Vaccines and Treatment with No Cost-Sharing.

Health plans<sup>1</sup> regulated by the California Department of Managed Health Care (DMHC) must cover COVID-19 tests, vaccines and treatment<sup>2</sup> with no enrollee cost-sharing, in most circumstances. Cost-sharing includes co-pays, co-insurance, deductibles or other enrollee out-of-pocket costs not including health plan premiums. Additionally, health plans must cover the costs of COVID-19 tests, vaccines and treatment to enrollees by in-network and out-of-network providers during the federal [COVID-19 public health emergency](#)<sup>3</sup>. This means health plans must also cover the costs with no cost-sharing to enrollees when a provider not in the enrollee's health plan network administers a test, vaccine or treatment for COVID-19 to the enrollee.

**Did You Know?** Health plan enrollees have the right to eight free over-the-counter at-home COVID-19 tests a month. Contact your health plan for details.

**Need Help?** Contact the DMHC Help Center at [www.HealthHelp.ca.gov](http://www.HealthHelp.ca.gov) or **1-888-466-2219**. You can also find more information and resources at [www.covid19.ca.gov](http://www.covid19.ca.gov).

<sup>1</sup> Commercial and Medi-Cal managed care plans regulated by the DMHC. "Grandfathered" plans are exempt.

<sup>2</sup> Treatment means therapeutics approved or granted emergency use authorization by the federal Food and Drug Administration for treatment of COVID-19 when prescribed or furnished by a licensed health care provider acting within their scope of practice and the standard of care (HSC Section 1342.2 (h)(1)).

<sup>3</sup> Six months after the end of the federal public health emergency, health plans will be permitted to charge enrollee cost-sharing for COVID-19 services obtained out-of-network.

# Frequently Asked Questions (FAQs)

## Where can I find more information about COVID-19 tests, vaccines and treatment?

Information about COVID-19 tests, vaccines and treatment is available through your health plan. You can also find more information at [www.covid19.ca.gov](http://www.covid19.ca.gov).

## How do I get a free at-home COVID-19 test?

Health plans are required to cover eight free over-the-counter at-home tests per covered individual per month. You can contact your health plan directly for help to get free at-home COVID-19 tests, or to find other COVID-19 testing options. You can also visit [www.covid19.ca.gov](http://www.covid19.ca.gov) to find free testing locations near you.

## What should I do if I receive a charge or bill for receiving a COVID-19 test, vaccine or treatment?

If you have health coverage through a health plan and receive a charge or bill related to the coverage or administration of a qualifying COVID-19 test, vaccine or treatment, you should first contact your health plan to file a grievance, which is sometimes called an appeal, and include a copy of the bill.

The health plan will review the grievance and should ensure you are not charged or get reimbursed if you already paid a bill. If you do not agree with your health plan's response or if the plan takes more than 30 days to fix the problem, you should contact the DMHC Help Center at [www.HealthHelp.ca.gov](http://www.HealthHelp.ca.gov) or 1-888-466-2219.

## Will I have to pay for COVID-19 tests, vaccines or treatment when California's State of Emergency ends?

There will be no change when the California State of Emergency ends. However, starting six months after the end of the [federal public health emergency](#), health plans will be permitted to charge cost-sharing to enrollees for COVID-19 services provided out-of-network.

## What if I don't have health insurance?

There are many options you can explore to [find health care coverage](#) that fits your needs. Additionally, the Department of Health Care Services (DHCS) is accepting claims for individuals enrolled in the COVID-19 Uninsured Group Program. Individuals must apply for the COVID-19 Uninsured Group Program through a Medi-Cal Qualified Provider (QP). More information is available on the [DHCS website](#).

Visit [www.covid19.ca.gov](http://www.covid19.ca.gov) for more COVID-19 information and resources.

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