

# ALABAMA DEPARTMENT OF INSURANCE

## CONSUMER ALERT

### COVID-19 Claims Reimbursement to Health Care Providers and Facilities for Testing and Treatment of the Uninsured Program

As part of the FFCRA, Paycheck Protection Program and Health Care Enhancement Act, and CARES Act, the U.S. Department of Health and Human Services (HHS), will provide claims reimbursement to health care providers generally at Medicare rates for testing uninsured individuals for COVID-19 and treating uninsured individuals with a COVID-19 diagnosis. The Alabama Department of Insurance joins the HHS in expressing its gratitude to physicians, nurses and all health care providers throughout our State and across the nation. They are true American heroes.

#### WHAT'S COVERED

For dates of service or admittance on or after February 4, 2020, providers will be eligible to seek reimbursement for COVID-19 testing and testing-related visits for uninsured individuals, as well as treatment for uninsured individuals with a COVID-19 diagnosis. All claims will be subject to the same timely filing requirements required by Medicare.

Reimbursement will be made for: qualifying testing for COVID-19 and treatment services with a primary COVID-19 diagnosis, including the following:

- ✓ Specimen collection, diagnostic and antibody testing.
- ✓ Testing-related visits including in the following settings: office, urgent care or emergency room or via telehealth.
- ✓ Treatment, including office visit (including via telehealth), emergency room, inpatient, outpatient/observation, skilled nursing facility, long-term acute care (LTAC), acute inpatient rehab, home health, DME (e.g., oxygen, ventilator), emergency ground ambulance transportation, non-emergent patient transfers via ground ambulance, and FDA approved drugs as they become available for COVID-19 treatment and administered as part of an inpatient stay.
- ✓ FDA-approved vaccine, when available.
- ✓ For inpatient claims, date of admittance must be on or after February 4, 2020.

Services not covered by traditional Medicare will also not be covered under this program. In addition, the following services are excluded:

- ✓ Any treatment without a COVID-19 primary diagnosis, except for pregnancy when the COVID-19 code may be listed as secondary.
- ✓ Hospice services.
- ✓ Outpatient prescription drugs.

Uninsured patients are urged to confirm with the healthcare provider their enrollment as a participating provider. If the healthcare provider does not participate in the program there is a chance the uninsured patient could receive a bill for services rendered.

**Additional information:**

<https://www.hhs.gov/coronavirus/cares-act-provider-relief-fund/index.html>

<https://www.hhs.gov/about/news/2020/05/01/hhs-begins-distribution-of-payments-to-hospitals-with-high-covid-19-admissions-rural-providers.html>

Source: Health Resources & Services Administration & [www.hhs.gov](http://www.hhs.gov)

**About the ALDOI:** The ALDOI is a regulatory agency of the State of Alabama. Its mission is to serve the people of Alabama by regulating the insurance industry, providing consumer protection, promoting market stability, and enforcing fire safety standards and laws.

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