



# Illinois Department of Insurance

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## **Frequently Asked Questions about Insurance Coverage and the Coronavirus COVID 19**

In the midst of the ongoing COVID 19 outbreak, the Illinois Department of Insurance (Department) is issuing a consumer FAQ recognizing the critical role that health insurance coverage plays in the public's ability to access health care services.

This consumer FAQ does not apply to excepted benefit policies or short-term, limited-duration health insurance coverage.

### **1. Who pays for COVID 19 diagnostic testing if needed?**

The federal Centers for Disease Control and Prevention (CDC) and the Illinois Department of Public Health (IDPH) are currently covering the cost of the lab test for the presence of COVID 19. Yet, hospitals might still charge their own fees for collecting the specimens, which then could be billed to the patient or to the patient's health insurance issuer. Call your insurance provider to discuss available coverage.

### **2. Will I be subject to higher cost-sharing if I unintentionally receive care from out-of-network specialists in an in-network hospital?**

No. The Illinois Insurance Code prohibits health insurance issuers from charging higher out-of-pocket expenses to an enrollee who sees an out-of-network provider at an in-network facility if there are no in-network providers available. However, if you willfully choose a non-network provider when an in-network provider is readily available, you might be subject to higher out-of-pocket expenses.

### **3. What if I have health concerns that require emergency medical services?**

Insurance carriers must cover emergency services for an emergency medical condition at in-network levels regardless of which provider performs the services. Emergency services include transportation services, such as ambulance services, as well as inpatient and outpatient hospital services that are needed to evaluate or stabilize the patient. Many individuals who have contracted COVID 19 have not required emergency services. Still, exceptional circumstances may arise.

### **4. Should I fill or refill my current prescription drugs in anticipation of an emergency?**

The CDC and American Red Cross recommend that households maintain at least a 30-day supply of any prescription drugs used by household members at all times to prepare for unexpected events. The Department has encouraged health insurance carriers to do all that they can to allow people to get more than a 30-day supply of a prescription drug at one time, subject to the limits of the prescription written by the treating healthcare provider. The Department does not recommend stockpiling prescriptions that are highly susceptible to abuse, such as opioids that may be restricted to 7-day prescriptions.

**5. Can my insurance carrier cancel or refuse to renew my insurance policy if I am diagnosed with COVID 19 or a preexisting respiratory illness?**

No. The Illinois Insurance Code prohibits individual or group accident and health insurance carriers from imposing any pre-existing condition exclusions, including in connection with COVID 19. Federal law and state regulations provide protections against preexisting condition exclusions in health insurance coverage, as well. However, preexisting condition consumer protections do not apply to short-term, limited-duration health insurance coverage or excepted benefit policies.

**6. Does my travel insurance cover risks related to COVID 19 if I get sick while travelling?**

It depends. Unless a travel insurance policy contains an exception applicable to COVID 19, a policy of travel insurance that covers the risks of sickness, accident, or death incident to travel presumptively would cover such risks relating to COVID 19 if experienced while travelling. The extent of coverage for health care services, including emergency transportation within a foreign country, as well as the costs of returning to the United States for further treatment, may depend on the terms of the policy so be sure to check with your insurance carrier.

**7. Does my travel insurance cover cancellation or interruption risks related to COVID 19?**

If you purchased a Trip Cancellation or Trip Interruption policy after January 21 or 22, 2020, it is unlikely that you will be covered if your trip is canceled due a COVID 19 event—such as an coronavirus outbreak at your destination, or a quarantine that prevents you from traveling. Again, you should check with your insurance carrier for coverage and policy details.

**8. Where can I find more information about COVID 19?**

View up to date information on how Illinois is handling COVID 19 from the [Illinois Department of Public Health](#).

**9. Is there a number to call for health insurance and HMO inquiries?**

Yes. If you have questions regarding health insurance and HMO inquiries, please call the Illinois Department of Insurance at (877) 527-9431.

**10. Is there a number to call for Medicare Beneficiaries and Caregiver Inquiries?**

Yes. If you have questions regarding Medicare beneficiaries and caregiver inquiries, please call CMS at (800) 548-9034.