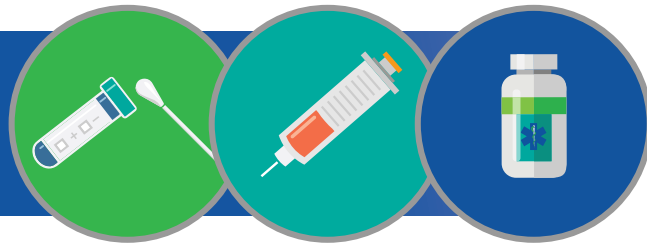# KNOW YOUR HEALTH CARE RIGHTS

COVID-19 Tests, Vaccines & Treatment

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

Health plans[1] regulated by the California Department of Managed Health Care (DMHC) must cover COVID-19 tests, vaccines and treatment[2] with no health plan prior authorization or enrollee cost-sharing. Enrollee cost-sharing includes co-pays, co-insurance, deductibles or other enrollee out-of-pocket costs not including health plan premiums.

Continued Access to COVID-19 Tests, Vaccines and Treatment with No Cost-Sharing

California state laws add six months to the federal COVID-19 public health emergency requirements on health plans to continue covering COVID-19 tests, vaccines and treatment from any licensed provider (in- or out-of-network) with no prior authorization or enrollee cost sharing. The public health emergency ends on May 11, 2023, and state laws extend these requirements for six months through November 11, 2023.

After November 11, 2023, enrollees can continue to access COVID-19 tests, vaccines and treatment with no prior authorization or cost sharing when they access these services through their health plan's network. Health plan enrollees can be charged cost-sharing only if these services are provided out of network after November 11, 2023.

Did You Know?

Health plan enrollees have the right to eight free over-the-counter at-home COVID-19 tests a month. Health plans must continue to cover the same number of at-home tests after the public health emergency. Contact your health plan for details.

Need Help?

Contact the DMHC Help Center at www.HealthHelp.ca.gov or **1-888-466-2219**. You can also find more information and resources at www.covid19.ca.gov.

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[1] Commercial and Medi-Cal managed care plans regulated by the DMHC.

[2] 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)).

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

Your health plan should provide you with information about how to get COVID-19 tests, vaccines and treatment. You can also find more information at 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. 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 for more information.

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, 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 are 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 or **1-888-466-2219**.

What happens when the federal Public Health Emergency ends on May 11, 2023?

California state laws add six months to public health emergency requirements on health plans to continue covering COVID-19 tests, vaccines, and treatment from any licensed provider (in- or out-of-network) with no enrollee cost-sharing or prior authorization. After November 11, 2023, enrollees can continue to get COVID-19 tests, vaccines and treatment with no prior authorization or cost sharing when they access these services through their health plan's network. Health plan enrollees can be charged for cost-sharing only if these services are provided out of network after November 11, 2023.

What happens when California's State of Emergency ends?

There are no changes to enrollee access to COVID-19 tests, vaccines or treatment when the California State of Emergency ends.

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 for more COVID-19 information and resources.

DEPARTMENT OF
Managed
Health **Care**

February 17, 2023

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Visit HealthHelp.ca.gov to submit a complaint
form online or call 1-888-466-2219

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