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Labor & Employment Law Daily Wrap Up, AGENCY NEWS—Michigan’s health insurers will provide COVID-19 testing, treatment at no cost through 2020, (Sept. 29, 2020)

Labor & Employment Law Daily Wrap Up

By WK Editorial Staff

The waived cost-sharing applies to commercial health insurance products from the insurers named in the state agreement; other insurers have COVID-19 coverage without out-of-pocket costs during the pandemic, which expires in late October.

Michigan Governor Gretchen Whitmer and the Michigan Department of Insurance and Financial Services (DIFS) announced that the state has secured agreements from nearly all of the state’s health insurers to waive all out-of-pocket costs for COVID-19 testing and treatments through the end of 2020, including copays, deductibles, and coinsurance. These agreements cover more than 92 percent of the commercial health insurance market in Michigan.

No cost-sharing. At least through year’s end, consumers with these individual and group health plans will not be charged cost-sharing for medically appropriate COVID-19-related medical treatment, such as primary care visits, diagnostic testing, emergency room visits, ambulance services, and U.S. Food and Drug Administration-approved medications and vaccines when they become available.

The waived cost-sharing applies to commercial health insurance products from the insurers named in the state agreement. Consumers with health insurance through Oscar, UnitedHealthcare, and other insurers not named in the state agreement currently have COVID-19 coverage without out-of-pocket costs during the federal public health emergency, which is currently set to expire in late October.

"Ensuring access to appropriate testing and medical treatment without financial concern is an important part of fighting this virus," said Governor Gretchen Whitmer. "We’re continuing to work around the clock to slow the spread of this virus and keep people healthy, and I am thankful that Michigan’s health insurers have continued to step up to do their part."


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