



COVID-19 Testing Coverage for the Uninsured

There are two programs that cover uninsured individuals for COVID-19 testing and testing related services. One of these programs also covers treatment costs for the uninsured for COVID-19 related treatment, the federal Health Resources & Services Administration (HRSA) claims reimbursement program for providers. There are other key differences to these programs and this document will outline what each program entails and how they can be accessed.

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

Health care providers who have conducted COVID-19 testing or provided treatment for uninsured individuals with a COVID-19 diagnosis on or after February 4, 2020 can request claims reimbursement through the program electronically and will be reimbursed generally at Medicare rates, subject to available funding. Steps will involve: enrolling as a provider participant, checking patient eligibility, submitting patient information, submitting claims, and receiving payment via direct deposit.

Key Takeaways

1. This program **covers both testing services AND treatment**
2. **There is no citizenship requirement for this program**
3. **ONLY providers may submit claims, individuals cannot sign up for this program**

QUICK FACTS

The HRSA Program

Can only be accessed by healthcare providers

Covers both testing and treatment for COVID-19

No citizenship or residency requirements

HRSA is the payer of last resort, providers should not bill HRSA if any other options are available including if an individual has signed up for Medicaid Uninsured COVID-19 Testing coverage

FAQs for HRSA Program

[COVID-19 Claims Reimbursement HRSA](#)

- a. Providers that are providing testing and treatment for COVID-19 should be educated about this program and if they are participating make sure they let uninsured patients know that they won't be liable for payment
4. More information can be found at <https://www.hrsa.gov/CovidUninsuredClaim>

COVID-19 Uninsured Testing Coverage Through Medicaid

Utah Medicaid will now cover COVID-19-related diagnostic testing and services for uninsured individuals. This new program will be effective through the duration of the public health emergency. Covered services include COVID-19 testing, as well as serological tests to determine the presence of the virus antibodies. Related services covered include the administration of the test and evaluations related to testing, such as x-rays.

- Uninsured individuals are eligible for the new “COVID-19 Uninsured Testing Coverage” without regard to income or assets.
- To qualify, an individual must be uninsured, and meet citizenship and Utah residency requirements.
- Individuals are considered uninsured if they are not enrolled in another federal health care program, such as Medicare or Veterans Health Administration coverage, or a commercial group or individual health plan.

Key Takeaways

1. This program only covers testing and testing related services
 - a. This includes doctor appointments, ER visits, and any other services related to diagnosing COVID-19
2. Individuals are able to sign up themselves through a portal on the Medicaid website
3. **There are citizenship and residency requirements**
4. The application also serves as a full Medicaid and/or Children's Health Insurance Program (CHIP) application unless the person opts out.
 - a. Eligibility decisions on the testing coverage will be made quickly (within 7-10 days)
 - b. Full Medicaid eligibility determination can take up to 30 days
5. The program started on June 1, 2020
6. More information including frequently asked questions can be found at <https://medicaid.utah.gov/covid-19-uninsured-testing-coverage/>

QUICK FACTS

The Medicaid Program

Can be accessed by individuals who can sign up for coverage directly

Covers testing and testing related services only

Citizenship and residency requirements apply

The application kicks off a full Medicaid application

[COVID-19 Uninsured Testing Coverage](#)

[FAQs for Applicants](#)

[FAQs for Providers](#)