

How to Deal with COVID-19 Medical Costs

Thanks to a law passed in the spring of 2020, most Americans can be tested for COVID-19 for free. But that law didn't make treatment for the virus free. Medical services for COVID-19 can be costly and sometimes run into tens of thousands of dollars. Whether or not you've been diagnosed with COVID-19, you can take steps now to understand your protections under the law and manage the costs of your treatment.

Getting Tested for COVID-19

The Families First Coronavirus Response Act, passed in the spring of 2020, said that private health insurance plans, and also Medicare and Medicaid, must pay for testing for COVID-19 infection without any cost to the patient. But, some health insurance plans will cover the cost of the test only if you have a referral from your doctor. Contact your health plan to find out what their policy is.

If you don't have health insurance, you can be tested for free at a community-based testing site. On [this site](#) you can find a community-based testing site near you and learn where no-cost testing is available in your state. You can also be tested at a local health center. Find one near you on [this site](#).

Getting Treated for COVID-19

Your costs for COVID-19 treatment will depend on a number of things. Those things include whether you have health insurance and the type of plan you have, whether you receive [in-network or out-of-network services](#) and if you need treatment for more than two weeks.

Private Insurance

Many, but not all, large private health insurance plans waived (removed) [out-of-pocket costs \(like deductibles, coinsurance and copays\)](#) for COVID-19 treatment for plan members through the end of 2020. Some are continuing waiving them into 2021. You can go to [this website](#) to see what benefits large health insurance plans are providing for COVID-19 treatment. Contact your plan to find out more information. You'll want to learn what COVID-19 treatments they cover. Ask if conditions that might be caused or made worse by COVID-19, like lung problems, are covered as a part of COVID-19 treatment.

Medicare

If you're on Medicare and have a long-term hospital stay, you'll owe daily copays, and those costs can be significant. For treatment related to COVID-19 outside of the hospital that is covered under Medicare Part B, there's a 20 percent coinsurance charge for most services. Medicare Supplement Insurance, also called Medigap, can cover some or all of your cost-sharing expenses. You can find out more about Medicare Supplement plans [here](#).

Private Medicare Advantage plans, which are different from traditional Medicare, often charge daily copays for hospital stays, ambulance rides and emergency room services. But, most of these plans are waiving or reducing these costs for COVID-19-related treatments, at least for now. Learn more about Medicare Advantage plans on [this website](#).

Affordable Care Act (Marketplace) Insurance

If you have a plan through the Affordable Care Act, also called a Marketplace plan, the coverage for COVID-19 is the same as for any viral infection. Some plans have additional benefits. Check with your Marketplace health plan to see what kind of benefits and coverage they offer for COVID-19 treatment.

When You Need Help Paying Your Bills

Get Help through the CARES Act Program

If you need care in a hospital and you're uninsured, your hospital costs may be covered by the government. Most large hospitals take part in a government program that covers the hospital bills of uninsured patients with COVID-19. The program was set up through the CARES (Coronavirus Aid, Relief, and Economic Security) Act of March 2020. It's run by the Centers for Medicare & Medicaid Services (CMS).

Be aware that the hospital may not tell you that your costs can be covered by the CARES program. They aren't required by law to do so. Some providers don't even know this CARES program exists. You can suggest providers go to [this website](#) for more information on the program. And, [this government website](#) has information on more help you can get through the CARES Act.

Check Your Bills

Be sure to check your bills carefully (see [this FAIR Health article](#) for tips on how to do that). Don't just assume the amounts are correct. Doctors and hospitals can make mistakes that may end up costing you money. Ask for an itemized bill that lists all the different products and services you've gotten. [If you get a surprise bill for services you didn't know were out of network, or couldn't prevent from being out of network, see our articles on surprise billing for help.](#)

Ask for Financial Help

You can also ask for financial help from your hospital. Not-for-profit hospitals are required to give financial help to patients who qualify. For-profit hospitals aren't required to offer financial help, but some will. Hospitals may not offer this kind of help upfront, so you may need to ask for a discount or bargain for a deal. Then, figure out what you can really afford to pay per month and put together a monthly billing plan with the hospital. If you don't qualify for financial help, you may still be able to get a discount if you can pay the whole bill all at one time.

Bargain for a Lower Bill

If you can't pay your bills for out-of-network care or you're uninsured, get in touch with your provider and find out if they'll reduce your bills. Our [Cost Lookup Tool](#) will give you estimates of the typical costs in your area for the services you've had. If your symptoms continue for a long time, or you've needed complicated treatment, select the FH[®] Total Treatment Cost tab and "COVID-19" in the Cost Lookup Tool. This will give you estimates for a typical range of medical services for COVID-19. Using these estimates, you may be able to bargain for a lower payment. See our article, ["Using FAIR Health Cost Estimates to Negotiate the Costs of Care."](#)

Get Help with Health Plan Premiums

If you can't pay your health insurance premium because of hardship due to COVID-19, contact your insurance company. Ask if they'll give you a later deadline for paying your premium. You can also ask if they'll delay ending your coverage.

If you have a Marketplace plan and you aren't getting financial help with your premiums, you usually have a grace period to pay your bill. The grace period is often one month, but this depends on the laws of the state where you live. If you're getting financial help, you have a three-month grace period. During this time, your coverage can't be ended for not paying your premiums.

Your Action Plan: Deal with COVID-19 Medical Costs

Getting Tested

- Consider taking advantage of free COVID-19 testing as provided by law.

Getting Treated

- Contact your plan to find out about treatment benefits.

Paying Your Bills

- Get help through the CARES Act.
- Check your healthcare bills carefully for mistakes.
- Ask your hospital for financial help.
- Bargain with your provider for a lower bill.
- Contact your insurance plan for help with premiums.