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CONSUMER ALERT: COVID-19 AND YOUR HEALTH INSURANCE

In response to growing concern about COVID-19, the Nevada Division of Insurance has promulgated an emergency regulation to address concerns regarding the virus. If you have been exposed to, or are experiencing symptoms of the virus, it is essential to know as soon as possible whether you have the virus to limit exposure to others and to obtain any needed medical attention or treatment. Note that this regulation does not apply to self-insured or short-term limited duration plans. The regulation addresses the following three issues:

1. No Cost for Medical Services Related to Testing for COVID-19

If you think you may have COVID-19, your health insurance must pay for the cost of visiting your doctor and the test as a preventive measure. Anyone who may have been exposed to, or is experiencing symptoms of COVID-19 should take immediate precautions to prevent spreading of the virus. A precaution may include consulting with your medical provider to determine whether you need to be tested for the virus. Generally, you must pay a portion of the cost to visit your medical provider. Due to the urgent need to ensure anyone exposed to the virus is properly quarantined and medically treated, the Division has promulgated a regulation to ensure that anyone who has been exposed to or is experiencing symptoms of the virus does not delay getting medical services for testing of COVID-19 due to the cost of the test.

2. Information to Members and Providers About Insurance Benefits, Medical Service Options, and Preventive Measures

Your health insurance company must provide you and your doctor with information about your insurance coverage and COVID-19. Health insurers must inform their members and providers about benefits and medical service options available, as well as preventive measures to decrease a member's chance of getting COVID-19.

3. Coverage for Off-Formulary Prescriptions If Pharmacy Supplies Are Disrupted

You should be able to get a replacement prescription if your usual prescription is not available due to shortage of supply. There are reports that prescriptions delivered to pharmacies are being disrupted due to supply-chain issues. If a prescription supply is disrupted, the health insurer must allow a member to obtain an alternate prescription that is generally not covered by the policy of

health insurance to ensure that the member does not miss out on prescribed medications. The cost to the member must be the same as the cost for the member's usual medication.

For more information about insurance and COVID-19, visit the Division's website at http://doi.nv.gov/News_Notices/Emergency_Notices/.

For general information about COVID-19 in Nevada, visit http://dpbh.nv.gov/Programs/OPHIE/dta/Hot_Topics/Coronavirus/.

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