

FAQ: Access to Coverage and Care during the Coronavirus Pandemic

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1. Access to Testing and Treatment for the Coronavirus

Q: I think I may have the Coronavirus, what should I do?

A: If you have a primary care doctor, you should contact their office. Your doctor understands your medical history and will be able to advise you best.

If you do *not* have a primary care doctor, you can call 2-1-1 for questions about symptoms, testing and treatment for the Coronavirus. They are available 24/7 and have phone operators who can answer calls in Spanish and have interpreters in many other languages.

Massachusetts also has an [online tool](#) where you can enter your symptoms to see if you *may* have the Coronavirus. This screening tool is available in Spanish as well. Please call **2-1-1** if you have symptoms and need information in other languages.

Q: I want to get tested, what should I do?

A: If you have a primary care doctor, you should contact them. Your primary care doctor can help you access the test if you [meet the criteria](#).

[Here](#) you have a list of testing sites in Massachusetts. These are not walk-in sites and an appointment is necessary. Make sure they take your coverage plan before making the appointment. If you are uninsured, you should apply for coverage as soon as possible. You can apply at the [MA Health Connector](#) or find an enrollment assister near you at the [Health Connector Help Center](#).

Q: I am uninsured. Can I get tested for the Coronavirus?

A: It is important to make sure your health coverage is up-to-date during the pandemic, as it can make access to testing and treatment much easier. Please check that the clinic providing the Coronavirus test takes your coverage plan.

If you are uninsured and have symptoms, you should contact 2-1-1 for information about access to testing and treatment.

[Here](#) you have a list of testing sites in Massachusetts. These are not walk-in sites and an appointment is necessary. Make sure that they take your coverage plan before making the appointment. If you are uninsured, you should apply for coverage as soon as possible. You can apply at the [MA Health Connector](#), find an enrollment assister near you at the [Health Connector Help Center](#), or contact the Health Care For All HelpLine at (800)272-4232.

Q: I got a bill for the Coronavirus test. Do I have to pay it back?

A: If you have received a bill for testing, you can call 2-1-1 for help fighting the bill. You can also reach out to Health Law Advocates at (617) 338-5241, or you can contact the Attorney Generals' Health Care Division at (888) 830-6277.

Q: I have MassHealth Limited, does it cover Coronavirus testing and treatment?

A: MassHealth Limited covers testing and treatment from doctor or hospital that accept MassHealth. Please call the doctor or hospital before you go to get tested to confirm that they take your health coverage, including MassHealth Limited. [Here](#) you have a list of testing sites in Massachusetts. These are not walk-in sites, and an appointment is necessary.

Q: I have Health Safety Net (free care), does it cover Coronavirus testing and treatment?

A: Health Safety Net covers testing and treatment for the Coronavirus. If you have the Health Safety Net but not MassHealth Limited, contact your doctor, 2-1-1 or find a testing site [here](#). Although Health Safety Net typically covers services only in the community health center and public acute hospital setting, there are federal programs covering services elsewhere.

Q: I am uninsured, can I access treatment services for the Coronavirus?

A: It is more important than ever to have health insurance coverage during the pandemic, as you do not know if you may need access to testing, treatment, or other health care services. You should apply for health insurance coverage as soon as possible in case you develop symptoms to make access to testing and treatment easier.

If you are uninsured and have symptoms, you should contact 2-1-1 for information about access to testing and treatment. There is federal help to cover testing and treatment for people that are uninsured.

[Here](#) you have a list of testing sites in Massachusetts. These are not walk-in sites and an appointment is necessary. Make sure that they take your coverage plan before making the appointment. If you are uninsured, you should apply for coverage as soon as possible. You can apply at the [MA Health Connector](#), find an enrollment assister near you at the [Health Connector Help Center](#), or contact the Health Care For All HelpLine at (800)272-4232.

2. Access to Health Insurance Coverage during the Pandemic

Q: I am uninsured, can I apply for health insurance during the Coronavirus pandemic?

A: If you are currently uninsured and want to purchase private health insurance, you can do so until 6/23 through the Health Connector, our state health insurance marketplace, at [MA Health Connector](#) or directly through the insurer. If you are seeking help paying for health insurance you are able to apply at any time to see if you qualify.

Here are links to all the health insurance companies that offer private health insurance through the Health Connector:

- [Tufts Health Plan](#)
- [Blue Cross Blue Shield](#)
- [BMC HealthNet](#)
- [AllWays Health Partners](#)

- [Fallon Health](#)
- [UnitedHealthcare](#)
- [Health New England](#)

Q: I am undocumented, can I apply for health coverage?

A: Yes, you can apply for health coverage in Massachusetts regardless of your immigration status.

Depending on your income, you may be able to qualify for MassHealth Limited and the Health Safety Net, and for children at any income level, the Children’s Medical Security Plan. You can find more information below about how to apply.

If you do not qualify for those programs because you have a higher income, you will need to apply directly through a private insurer. Remember that insurers have opened a special enrollment period until June 23rd. The list of private insurers in Massachusetts is above.

Q: I have health insurance but I cannot afford it anymore, what should I do?

A: If you have coverage through the Health Connector or MassHealth and your income and circumstances have change, please go to [MA Health Connector](#) to update your information as soon as possible on your application, as you may qualify for health insurance programs at a lower cost.

If you do not have coverage through MassHealth or the Health Connector, you can apply on [MA Health Connector](#) to see if you qualify for free or low-cost health coverage.

Q: I have lost my job and my former employer has offered to keep my coverage through COBRA, is that my only option?

A: No, you can apply through the Health Connector at [MA Health Connector](#) to see if you can get a lower cost option that meets your family needs. With COBRA, you have 60 days to decide to take it or not, and this is also your window to get other insurance. COBRA coverage goes back retroactively to the day your employer coverage ended. If you decide to take COBRA you may not be able to go through the Health Connector for coverage until the next Open Enrollment Period starting in November 2020.

3. Access to Care and Health Services Not Related to the Coronavirus During the Pandemic

Q: Can I still see my doctor for care not related to the Coronavirus?

A: Yes, many doctors, including primary care and behavioral health, are continuing to provide care through telehealth. Since Monday, 6/8/2020, in-person visits are also possible when that is more appropriate. Call your doctor’s office to find out what services they are providing in-person or through telehealth (phone and/or video). MassHealth, Health Safety Net, Children’s Medical Security Plan, Connector plans, and private insurance all cover telehealth services during this time.

Q: Should I still bring my child in to the pediatrician for well-child visits and immunizations, or if they are not feeling well?

A: Many pediatricians are making sure that children can still get their immunizations on time. As of 6/8/20, pediatric care and immunizations (vaccines) are considered high-priority for in-person visits. .

However, your pediatrician might still see your child through telehealth for certain things. You should call your pediatrician's office to find out what services they are providing in person or through telehealth (phone and/or video).

Q: Where can I find information about helping my child or myself with emotional, mental, or behavioral health concerns?

A: There are multiple resources and information for both adults and children who need help during these stressful times:

- [We All Need Help Sometimes.](#)
- [2-1-1](#) can direct you to the appropriate resource.
- [Network of Care Massachusetts.](#)
- [Massachusetts Department of Mental Health.](#)
- [Family Resource Centers.](#)

Q: Are Children's Behavioral Health Initiative (CBHI) services still available?

A: Yes, CBHI services are available and may happen in-person or through telehealth (telephone and/or video). If your child is already receiving CBHI services, call the agency to find out how to continue them. For more information about accessing home and community-based behavioral health services for your child, see these documents:

<https://www.mass.gov/doc/frequently-asked-questions-faq-for-families-with-children-receiving-home-and-community-based/download> (English)

<https://www.mass.gov/doc/frequently-asked-questions-faq-for-families-with-children-receiving-home-and-community-based-2/download> (Spanish)

Q: Are Early Intervention services still available?

A: Yes, Early intervention (EI) services are still available and may be happening through telehealth.. Call your EI program to find out how these services are continuing. EI doctors also continue to take new cases. Find the EI program in your area [here](#). More information about telehealth is here:

<https://www.mass.gov/alerts/ei-telehealth#1483216>.

4. Access to Care for People with Private Health Insurance During the Coronavirus Pandemic

Note: *There are different types of private health insurance. The following protections apply to fully-insured plans but may not apply to self-insured plans. If you want to find out if your plan is fully-insured or self-insured, you can call your health plan's member services number or check with Human Resources if you get your insurance through your employer.*

Q: Does my health insurance plan cover Coronavirus testing and treatment?

A: All private insurance plans in Massachusetts cover testing and treatment of the Coronavirus. Also, fully-insured plans cover treatment for Coronavirus with no out-of-pocket costs (co-payments, coinsurance or deductibles). This includes care at doctor's offices, urgent care centers and emergency departments.

Q: Can I get testing or treatment for Coronavirus from a doctor or clinic that is not in my insurance network?

A: Yes, for the duration of the Massachusetts health emergency, health plans are covering and eliminating out-of-pocket expenses for the consumer (copayments, co-insurance and deductibles) for Coronavirus testing and treatment at out-of-network facilities.

Also, doctors that are not in your network cannot charge patients for the difference between what the doctor charges and the amount the health plan pays.

Your doctor's office can help you locate hospitals for both testing and treatment.

Q: Are prior authorizations or referrals required for Coronavirus-related care?

A: No, health plans are not requiring prior authorizations or referrals, for care related to the Coronavirus.

Q: Will my health insurance cover remote video or phone appointments with my doctor?

A: Yes, health plans are covering both medical and behavioral covered services through telehealth options such as phone calls and videos. Some health plans also are not charging out-of-pocket costs (copays, deductibles, co-insurance) for these services with doctors in your network. You should call your doctor to see if they offer remote visits by phone or video.

Q: I cannot afford my monthly health insurance premiums. What should I do?

A: Your health plan may be able to help you with payment options such as extending due dates for premium payments, extending grace periods, waiving late fees, or allowing payment plans for premium payments. Contact your health plan directly to find out how you can keep your insurance coverage.

Q: Can I get an extended supply of my medications or an early refill?

A: Health insurance plans should allow for early refills of maintenance drugs or medicines that are needed daily. Many health plans are allowing for refills for up to a 90-day supply.

Q: Can I get a prescription mailed to me if I do not want to visit a pharmacy in person?

A: Yes, health plans are working with pharmacies to ensure that prescriptions can be mailed to the home. Health plans will not be requiring signatures both at the pharmacy and for in-home prescription deliveries, unless required by law for controlled substances.