Health Care For All

HEALTH INSURANCE COVERAGE
DURING THE CORONAVIRUS CRISIS

*During the coronavirus crisis, it is more important than ever
to have access to health insurance coverage and health care services.*

The best way to prevent infection is to observe the following recommendations:

- Practice social distancing: stay home if at all possible or stay at least 6 feet away from other people
- Wash your hands often with soapy water or use hand sanitizer and disinfect frequently touched surfaces
- Avoid touching your face and cover your mouth and nose with a cloth when you are around other people

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This resource will be regularly updated. Please check this link to ensure you are viewing the most recent version.

What should I do if I have symptoms or want to get tested?
Current symptoms reported for patients with coronavirus have included mild to severe respiratory illness with fever, cough, and difficulty breathing.[1] You can use this tool to see if you are at risk for coronavirus.
- If you have a primary care provider, call them for guidance
- If you don't have a primary care provider or would like additional information about coronavirus, call 2-1-1

Does my health insurance cover services like testing and treatment?
- In Massachusetts, all public programs such as MassHealth, the Health Safety Net, and Health Connector plans (including Connector Care and unsubsidized plans) cover **testing** and **treatment** of coronavirus with no out-of-pocket expenses.
- All employer-based plans and individual private plans cover **testing** and **treatment** for coronavirus with no out-of-pocket costs (co-payments, coinsurance or deductibles).
- If you are looking for other health care services, call your doctor's office, as you may be able to access services from home through phone or video (telehealth).

Are you currently uninsured or cannot afford your health insurance coverage?
- If you don't have insurance, either due to job loss or other factors, you can apply for insurance coverage now.
- If your income or family size has changed, you may qualify for lower cost coverage that meets your needs.
- If you are low-income and qualify for programs such as Health Safety Net, MassHealth and Connector Care, you can apply at any time during the year.
- If you need to enroll in private insurance (whether you qualify for tax credits or not), you can enroll through the Health Connector through June 23rd.
- If you want to apply for health insurance directly through the health insurance company, you can do so until June 23rd.

[1] https://www.mass.gov/info-details/frequently-asked-questions-about-covid-19#should-i-be-tested?

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How can I get health insurance coverage?

- Apply online: www.MAhealthconnector.org
- Apply over the phone: MassHealth at 1-800-841-2900, Health Connector at 1-877-623-6765
- Apply with the help of an assister or navigator:
  - Find and call an enrollment assister near you: https://my.mahealthconnector.org/enrollment-assisters
  - Call Health Care For All's HelpLine at 1-800-272-4232