



## **Frequently Asked Questions on Testing Coverage in the *Families First Coronavirus Response Act* (H.R.6201)**

Removing all barriers to COVID-19 testing is critical for accurately assessing the scale and location of infections and mitigating its spread.

The greatest barrier to testing thus far has been the federal government's failure to facilitate the rapid scaling of COVID-19 tests. However, as testing capacity improves, we must ensure that cost does not become a factor in whether potentially infected individuals seek medical attention.

### **How does H.R. 6201 expand access to affordable diagnostic testing for COVID-19?**

H.R. 6201 requires health insurers and employer-sponsored health plans to cover COVID-19 testing and related services without cost-sharing and without prior authorization requirements. This protection applies across private health coverage, including the individual and the employer-sponsored market.

### **Does the free testing protection apply to people who get coverage through their job?**

Yes.

### **Will consumers have to meet a deductible before they can access free testing?**

Under H.R. 6201, testing must be available to the patient for free – this includes no copayments, coinsurance, or deductible payments.

### **The test is free, but will consumers have to pay for the office visit?**

Under H.R. 6201, the associated provided visit, such as a visit to the doctor's office, must also be covered.

### **Are insurance companies providing free testing already?**

Some insurers have announced that they are waiving cost-sharing for testing, but this is a voluntary action that is not available to all consumers.

### **Can states already require coverage of testing?**

Several states have also announced emergency orders to require coverage of testing. However, due to federal law (ERISA preemption), states are unable to apply this requirement to self-funded employer-sponsored health plans, which cover more than 90 million people, or about 60 percent of workers.

**Does this bill apply to federal health care programs?**

Yes, H.R. 6201 also ensures that those who receive coverage through federal programs, such as Medicare, Medicaid, CHIP, TRICARE, Indian Health Service, VA and Federal Employee Health Benefits Program will have access to testing without cost-sharing.

**Will the uninsured have access to testing as well?**

Yes, in addition to expanding cost-free testing through both private and public health coverage, H.R. 6201 provides coverage of COVID-19 testing for the uninsured.