

# Options for COVID-19 testing and treatment of the uninsured FAQ

## Background

Uninsured individuals may apply for Washington Apple Health (Medicaid) through [Washington Healthplanfinder](#) or [Washington Connection](#) to see if they qualify for free or low-cost coverage. If they are not eligible for Apple Health, other options may be available, including Qualified Health Plans (QHP) or provider reimbursement administered by the Health Resources & Services Administration (HRSA).

### 1. What is Health Resources & Services Administration (HRSA)?

HRSA is an agency of the U.S. Department of Health and Human Services (HHS) and works to improve access of health care of individuals who are uninsured. HRSA is responsible for the administration of the newly established HRSA COVID-19 Uninsured Program.

### 2. What is the HRSA COVID-19 Uninsured Program?

The Uninsured Program, funded by the FFCRA\* and CARES\* Act, provides reimbursement to health care providers for COVID-19 testing and treatment of uninsured individuals.

### 3. Where can more information on the Uninsured Program be found?

- [Claims reimbursement](#)
- [Claims program overview](#)
- [Frequently asked questions](#)

## Clients

### 1. Who is considered uninsured?

Individuals are considered uninsured when they do not have Apple Health, Medicare, a QHP, an individual or employer-sponsored plan, or federal health care coverage, such as Tricare.

### 2. What are the options to have COVID-19 testing and treatment covered when an individual does not have health care coverage?

Individuals should apply for health care coverage through [Washington Healthplanfinder](#) to see if they qualify for free or low-cost coverage through Apple Health. If they are not eligible, they should talk with their providers about the Uninsured Program.

\* Family First Coronavirus Response Act (FFCRA)

\* Coronavirus Aid, Relief, and Economic Security Act (CARES)



### **3. How does an individual find out if a provider is participating in the Uninsured Program?**

Individuals should contact their provider for more information on the Uninsured Program.

### **4. A provider enrolled in the Uninsured Program after they billed an individual for their COVID-19 testing and treatment. Does the individual have to pay the bill?**

Providers cannot balance bill individuals for claims submitted for reimbursement under the Uninsured Program. Any payment collected must be returned to individuals if the provider received funding for them through this program.

## Providers

### **1. How do providers participate in the Uninsured Program?**

Health care providers who have conducted COVID-19 testing and treatment of uninsured individuals on or after February 4, 2020, may be eligible to participate in the program. For more information on how to get started, visit [HRSA COVID-19 Uninsured Program webpage](#).

### **2. How do health care providers file a claim to be reimbursed for COVID-19 testing or treatment for an uninsured individual?**

Providers can file a claim through the [HRSA COVID-19 Claims Reimbursement portal](#). Providers can begin submitting claims on May 6 and May 18 is the earliest providers may receive reimbursement.

### **3. If a patient has never applied for Apple Health coverage can providers submit a reimbursement claim?**

Providers can submit reimbursement claims before an individual applies for Apple Health. They may have to return the payment to HRSA if the individual is retroactively enrolled in coverage. Providers are encouraged to assist patients in applying for Apple Health through [Washington Healthplanfinder](#).

### **4. What services are eligible for reimbursement?**

Visit the [HRSA COVID-19 Uninsured Program webpage](#) for more information on which services are eligible for reimbursement.

### **5. What services are ineligible for reimbursement?**

Services not covered by traditional Medicare will not be covered under this program, in addition to:

- Any treatment without a COVID-19 primary diagnosis, except for pregnancy when the COVID-19 code may be listed as secondary
- Hospice services
- Outpatient prescription drugs

All claims submitted must be complete and final.