Attorney General Frosh Warns Providers Against Billing Patients for COVID-19 Testing

BALTIMORE, MD (April 9, 2020) – Maryland Attorney General Brian E. Frosh today warned health care providers against collecting or billing for patient copays, coinsurance, or deductibles for costs related to COVID-19 testing. In a letter to the Maryland Board of Physicians and MedChi, the state medical society, Attorney General Frosh reminds medical providers that the Maryland legislature and U.S. Congress have enacted emergency legislation to remove financial barriers for people who need to be tested.

Pursuant to Maryland and federal law, costs related to testing for COVID-19 should be covered and paid for by public and private insurance during the COVID-19 public health emergency. The cost of COVID-19 testing for insured patients is to be billed only to the patient’s public or private insurance. For uninsured patients, providers should contact the Maryland Department of Health about how to obtain payment for the costs associated with COVID-19 testing. Individuals enrolled in short-term plans or participating in health care sharing ministries may be considered uninsured for purposes of securing payment for testing-related services.

“COVID-19 testing is crucial in helping to identify and treat infected individuals,” said Attorney General Frosh. “Our office has already received complaints from consumers being asked to pay to get tested. In the midst of a catastrophic health emergency, we should not erect barriers for people seeking testing.”

The covered costs include lab tests for the detection or diagnosis of the virus that causes COVID-19, the administration of the lab tests, and items and services delivered to a patient during provider visits that result in orders for or administration of the lab tests. Visits to a provider’s office (including in-person and telehealth visits), urgent care centers, and emergency rooms that result in an order for or administration of the lab tests are also covered.

Consumers are urged to contact the Attorney General’s Health Education and Advocacy Unit (HEAU) if a provider requires any payment at the point of service or bills for COVID-19 testing. The HEAU will investigate the complaint and mediate a billing dispute with the provider. The HEAU will also provide consumers and providers mediation services in other coverage disputes that may arise with insurers. Complaints can be filed at www.MarylandCares.org. Consumers can also call the HEAU hotline at 410-528-1840, 410-230-1712 (en Español), or email HEAU@oag.state.md.us.

www.marylandattorneygeneral.gov