CALIFORNIA’S HEALTH PLANS ARE ACTIVELY ADDRESSING THE PREVENTION, TESTING, AND TREATMENT OF CORONAVIRUS (COVID 19)

California’s Health plans are taking action to meet the health care needs of our members during this public health crisis including covering medically necessary health care costs for the testing, treatment and care of Coronavirus (COVID 19).

We are carefully monitoring the situation and working closely with state and federal officials, hospitals, and providers to ensure people are able to access needed screening and testing, and to help patients who are infected receive the care and treatment they need.

On March 4, 2020, Governor Newsom proclaimed a state of emergency to help prepare for broader spread of COVID 19.

Working with State and Federal Officials to Ensure People Have Coverage For and Access to Needed Testing

Health plans are complying with the Department of Managed Health Care’s directive that health plans take the following measures with regard to COVID 19:

- Waiving all cost sharing for enrollees for screening and testing of COVID 19
- Ensuring enrollees have timely access to care as required by law
- Covering all medically necessary emergency care without prior authorization by an in-network or out-of-network provider
- Proactively working with contracted providers to encourage telehealth services when medically appropriate as a means of limiting enrollees’ exposure to infection.

The Centers for Disease Control (CDC) is currently the only facility equipped to test for COVID 19, or to designate laboratories to do so. The CDC is not currently billing for testing of COVID 19, so patients will not incur costs when tested by the CDC.

The California Association of Health Plans Shares the Commitment of America’s Health Insurance Plans (AHIP), in Proactively Addressing the COVID 19 Crisis By:

- Working with public and private sector partners to implement solutions so out-of-pocket costs are not a barrier to people seeking testing for, and treatment of COVID 19
• Partnering with doctors, hospitals, and other care providers to ensure that effective treatment is available for those who are infected
• Educating and informing the people we serve on the most effective ways to prevent the spread of this disease.

Answers from Americas Health Insurance Plans to Frequently Asked Questions About COVID-19 Coverage

Health Risk from Coronavirus to the General Public Remains Low

According to the California Department of Public Health, there is no evidence of sustained person-to-person transmission of the virus in the United States. The health risk from COVID-19 to the general public remains low at this time.

California state and local health officials are actively working to help protect the health of Californians. California has a limited number of confirmed cases of COVID-19 and public health officials don't have indication of it spreading widely in our communities at this time.

There is currently no specific antiviral treatment for COVID-19. People should receive care from their doctor to relieve symptoms.

What to Do If a Person Has Symptoms

Public Health Officials are recommending that if a person is experiencing symptoms of COVID-19 including fever, cough or shortness of breath, and has reason to believe they may have been exposed, they should call their health care provider or local health department before seeking care. Contacting them in advance will make sure that people can get the care they need without putting others at risk. Please be sure to tell your health care provider about your travel history.

Limiting the Spread of Coronavirus

According to the California Department of Public Health and the CDC, there are important steps to take to prevent the spread of all respiratory viruses:

• Wash hands with soap and water.
• Avoid touching eyes, nose or mouth with unwashed hands.
• Avoid close contact with people who are sick.
• Stay away from work, school or other people if you become sick with respiratory symptoms like fever and cough.
• Contact your doctor if you need relief from your symptoms.
For more information about the Coronavirus and the latest guidance from public health officials, please visit:

California Department of Public Health

California Department of Public Health Latest News Releases

Centers For Disease Control and Prevention

World Health Organization