



## Catalyst Center COVID-19 Resource Series THE CARES ACT AND HEALTH COVERAGE

# What COVID-19 Diagnostic Testing and Preventative Care Coverage Is Included in the CARES Act?

The goal of this fact sheet is to provide Title V programs and allies with a summary of guidance in clear language in order to build understanding of key financing and coverage provisions during the COVID-19 emergency, support care coordination, benefits and coverage counseling and aid in reducing the risk of family financial hardship.

The [CARES Act](#) became law on March 27, 2020. This \$2.2 trillion package builds on two previous Congressional legislative efforts to address the health and economic impacts of the Coronavirus pandemic.

The following are brief highlights of one of the health coverage-related provisions of the CARES Act that has implications for states, children and youth with special health care needs, their families, and providers.

### **COVID-19-related diagnostic testing and preventative services coverage: applies to all plans (including high deductible, short-term limited duration plans, association health plans, and Medicaid) (Sections 3201-3203)**

- COVID-19 diagnostic testing must be provided without cost-sharing (i.e. co-pays, coinsurance or deductibles) under Medicaid, CHIP, and private insurance. Any hospital, emergency department, urgent care or provider office visits associated with COVID-19 testing must also be provided without cost-sharing.
- Plans may not require prior authorization for COVID-19 testing.
- COVID-19-related preventative services such as immunizations must also be covered without cost-sharing.
- Coverage for COVID-19 testing is extended to the uninsured under Medicaid.

The information presented is accurate as of its publication date. Further federal agency guidance, regulations and rules are being issued rapidly and may have an impact on this content. For the most up-to-date information on Medicaid/CHIP guidance, state flexibility-related tools and checklists, waiver and amendment approvals, and clinical/technical guidance please view [Coronavirus resources for states at Medicaid.gov](#).

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