

State of Idaho
DEPARTMENT OF INSURANCE

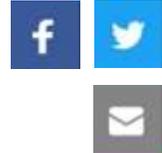
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Idaho Department of Insurance News Release

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Short-term health insurance plans join ACA plans in COVID-19 testing and treatment

BOISE, ID – Idaho Department of Insurance announces that short-term health insurance plans have joined ACA plans in waiving co-sharing for COVID-19 testing and, in some cases, treatment.

With the high potential cost of hospital bills for COVID-19, the Department of Insurance is making sure Idahoans are aware of all their options, including special enrollment periods as well as short-term health insurance. Under the law, Idahoans are eligible for a special enrollment period if they have a qualifying event, such as a coverage loss, loss of income or a change in family demographics. For uninsured Idahoans who do not have a qualifying event, short-term plans can provide coverage until the next open enrollment period.

“The DOI has been working with and urging all of our insurance carriers to help Idahoans during this stressful time by waiving deductibles and coinsurance for COVID-19 related claims,” said Director Dean Cameron. “Idaho’s ACA plan carriers responded and voluntarily waived those costs associated with COVID-19. Now, short-term plan carriers are also stepping up. I am glad to see these insurance companies looking out for their policyholders—their efforts, leadership, and compassion are appreciated.”

Carriers offering ACA plans and waiving co-sharing for COVID-19 testing, physician visits and treatment are **Blue Cross, Regence, SelectHealth, Mountain Health Co-op** and **PacificSource**. These plans can be purchased through Your Health Idaho under a special enrollment or the carrier’s website.

While ACA plans don't exclude preexisting conditions, short-term health plans may exclude coverage for COVID-19 if purchased after diagnosis and there was no prior health coverage. The available short-term insurance *carriers all provide coverage* for COVID-19 testing, physician visits, and/or treatment, and they are waiving co-sharing as follows:

- **Blue Cross of Idaho Health Services:** Co-sharing for testing, associated physician visits, and treatment are waived.
- **Companion Life Insurance Company:** Co-sharing for testing is waived.
- **Everest Reinsurance Company:** Co-sharing is **not** waived for any services.
- **Lifemap Assurance Company:** Co-sharing for testing and associated physician visits are waived. Other costs including treatment are subject to normal co-sharing per plan.
- **Independence American Insurance Company:** Co-sharing for testing and associated physician visits are waived.
- **SelectHealth Benefit Assurance Companies** Co-sharing for testing and the related physician visit are waived. Co-sharing for treatment is waived if with in-network providers or in an emergency room.
- **Standard Life and Accident Company:** Co-sharing for testing and associated physician visits are waived.

The DOI continues to consider and review opportunities for assistance to Idahoans during this time. Consumers who have questions or concerns should reach out to the DOI at consumeraffairs@doi.idaho.gov.

About the Department of Insurance

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to serve and protect Idahoans by equitably, effectively and efficiently administering the Idaho Insurance Code and the International Fire Code. For more information, please visit us at doi.idaho.gov or email us at consumeraffairs@doi.idaho.gov.

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