Ohio Department of Health Director Amy Acton, M.D., MPH, strongly recommends that Ohioans are aware of the following information provided by the Ohio Department of Insurance regarding out-of-network insurance coverage specific to COVID-19 testing and treatment.


☑️ Health insurance corporations (HICs) and health maintenance organizations (HMOs) are required to pay for COVID-19 testing and treatment at both in-network and out-of-network hospitals, with no balance bill.

☑️ Other plans that are subject to the Ohio Department of Insurance’s jurisdiction are also required to pay for COVID-19 testing and treatment at both in-network and out-of-network hospitals.

a. In the case of an out-of-network hospital for these types of plans, the health plan is required to pay what they would typically pay an in-network provider or out-of-network provider, or the Medicare rate – whichever is the greatest.

b. As a result, the hospital will be receiving either a market rate or the Medicare rate – whichever is higher. However, the consumer may receive an out-of-network bill that the insurer is not required to pay.

☑️ If consumers receive bills for testing and treatment of COVID-19, they should reach out to the Ohio Department of Insurance at Consumer.Complaint@insurance.ohio.gov to ensure claims are being processed according to the Ohio Department of Insurance guidance.

☑️ The Ohio Department of Insurance does not have regulatory authority over a significant number of health plans in Ohio. As a result, the Ohio Department of Insurance’s order does not apply to Medicare, Medicaid, or self-insured employer plans.
For additional information, visit [coronavirus.ohio.gov](https://coronavirus.ohio.gov).

For additional information, call 1-833-4-ASK-ODH (1-833-427-5634).

If you or a loved one are experiencing anxiety related to the coronavirus pandemic, help is available. Call the Disaster Distress Helpline at 1-800-985-5990 (1-800-846-8517 TTY); connect with a trained counselor through the Ohio Crisis Text Line by texting the keyword “4HOPE” to 741 741; or call the Ohio Department of Mental Health and Addiction Services help line at 1-877-275-6364 to find resources in your community.

**CORONAVIRUS DISEASE 2019 (COVID-19) Prevention**

Protect yourself and others from COVID-19 by taking these precautions.

- **Stay Home**
- **Practice Social Distancing**
- **Get Adequate Sleep and Eat Well-Balanced Meals**
- **Wash Hands Often With Water and Soap (20 Seconds or Longer)**
- **Dry Hands With a Clean Towel or Air Dry Your Hands**
- **Cover Your Mouth With A Tissue Or Sleeve When Coughing Or Sneezing**
- **Avoid Touching Your Eyes, Nose, Or Mouth With Unwashed Hands Or After Touching Surfaces**
- **Clean And Disinfect “High-Touch” Surfaces Often**
- **Call Before Visiting Your Doctor**
- **Practice Good Hygiene Habits**

For more information, visit: [coronavirus.ohio.gov](https://coronavirus.ohio.gov)