

NAR Quick Reference Guide: Health Insurance Coverage During The COVID-19 National Emergency

According to NAR research, nearly two-thirds of NAR’s membership obtain their health coverage through a spouse’s employer-sponsored health plan, Medicare, or a health plan purchased in the Affordable Care Act’s “individual” market. Ten to fifteen percent, however, remain uninsured.

NAR recognizes that the COVID-19 national emergency presents additional challenges, particularly to members and their families’ health and well-being, as the Nation continues to weather the public health and economic storm. Congress and the Administration recently responded with a number of public policy changes to help bolster health insurance plans and ease requirements for more individuals to obtain treatment and insurance. Below, is a high-level summary of these changes, what COVID-19-related medical services may be covered, along with helpful links and resources on these benefits.

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Coverage for COVID-19 Testing

- **Medicare**
Medicare must provide free coverage for COVID-19 testing.
- **Employer-Sponsored Plans**
Both fully-insured and self-insured employer plans must provide free coverage for COVID-19 testing.
- **Affordable Care Act Plans**
All plans under the Affordable Care Act must provide free coverage for COVID-19 testing.

Coverage for COVID-19 Treatment

- **Medicare**

Medicare must provide free coverage for COVID-19 treatment.

- **Employer-Sponsored Plans**

Most insurance companies – like Aetna, Anthem, Blue Cross/Blue Shield, Cigna, Humana and UnitedHealthCare – have agreed to provide free coverage for treatment of COVID-19-related services performed at their in-network providers (e.g., hospitals, doctors, or urgent care centers that are in the insurance companies’ “provider networks”). Click [here](#) to see what many insurance companies are doing to help policyholders. If your insurance company is not on this list, your employer or insurance company should be able to help answer questions. If you are covered by a self-insured employer plan, some of these plans voluntarily provide free coverage for treatment of COVID-19-related services too. Check with your employer to inquire.

- **Affordable Care Act Plans**

Most insurance companies selling “individual” market plans under the Affordable Care Act – including Anthem, Blue Cross/Blue Shield and Centene – have agreed to provide free coverage for treatment of COVID-19-related services performed at their in-network providers. Click [here](#) to see what many insurance companies are doing to help. If your insurance company is not on this list, please contact them directly as they may be offering some assistance.

Coverage for Telehealth Services

- **REALTOR® Insurance Marketplace**

NAR is funding two months of [Members TeleHealthSM](#) as a benefit for those who do not currently have access to telemedicine services, with an ongoing significant discount thereafter. Enrollment is limited.

- **Medicare**

Congress and the Administration have expanded the use of telehealth services for Medicare beneficiaries, so enrollees can stay at home while consulting with a doctor, including through the use of smartphone or other electronic devices. In addition, Medicare will provide free coverage for telehealth consults and related services. Click [here](#) to learn more about Medicare’s use of telehealth services, along with other coverage information related to COVID-19.

- **Employer-Sponsored Plans**

Most insurance companies – including Aetna, Anthem, Blue Cross/Blue Shield, Cigna, Humana, and UnitedHealthCare – have agreed to provide free coverage for telehealth consults and related services. Click [here](#) to see how your insurance company is covering telehealth services. Note: most self-insured health plans are also providing free coverage for telehealth consults and related services. You should check with your employer to inquire.

- **Affordable Care Act Plans**

Most insurance companies selling “individual” market plans under the Affordable Care Act – including Anthem, Blue Cross/Blue Shield, and Centene – have agreed to provide free coverage for telehealth consults and related services. Click [here](#) to learn more.

Grace Periods for Premium Payments and Non-Cancellation of Coverage

- **Medicare**

The standard monthly premium for Medicare Part B has not changed, and must be paid each month. Medicare coverage can never be cancelled.

- **Employer-Sponsored Plans**

All employer plans have rules on how long employees may go without paying health plan premiums before coverage is terminated. Call your employer if you have questions about these rules, or to inquire whether there is any flexibility to defer payments.

- **Affordable Care Act Plans**

Virtually every state has issued public guidance advising insurance companies to extend their grace period for premium payments before health coverage may be terminated. These same states have also requested that insurers refrain from the cancellation and non-renewal of a policyholder’s health coverage for non-payment of premiums. [Click here](#) or for a compilation of state advisories to insurers. The insurance companies have also provided this helpful [summary](#) of what actions they are taking to help with COVID-19

If You or Your Spouse Are Covered By An Employer-Sponsored Plan

- **Enrollment**

Some employers may be willing to allow employees to enroll outside of their regular “open enrollment” period during the COVID-19 emergency. Please call your employer to inquire.

- **COBRA Coverage**

If you or your spouse are terminated from employment – resulting in the loss of your employer plan – you can elect to remain covered under your current employer plan for up to 18 months through COBRA. If you elect COBRA coverage, you will lose your employer contribution and you will be required to pay 100% of the premium costs, plus an additional 2% fee. Your employer is required by law to notify you of your COBRA rights.

If You Are 65 or Older

- Please click [here](#) to learn more or sign up for Medicare.

If You Are Uninsured

- **REALTORS® Insurance Marketplace**

NAR has partnered with broker SASid, who specializes in helping NAR members find a wide range of insurance plans and products for themselves and their families. They can help you explore major medical coverage options like Affordable Care Act “individual” market plans, or more flexible medical, supplemental, or other coverage options tailored to you and your family’s specific needs. Go to the [REALTORS® Insurance Marketplace](#) to obtain quotes, compare plans, and enroll directly online.

- **Affordable Care Act Plans**

If you are currently uninsured – and you live in **California, Colorado, Connecticut, DC, Maryland, Massachusetts, Minnesota, Nevada, New York, Rhode Island, Vermont or Washington** – you are eligible to enroll in an Affordable Care Act Exchange plan outside of the typical “open enrollment” period. Click [here](#) to access the websites for these State-based Exchanges and get more information on the COVID-19 “special enrollment period.”

If you live in a State not listed above, you are eligible to enroll in an Affordable Care Act Exchange plan through [Healthcare.gov](#) if you lose your employer-sponsored plan. Click [here](#) to learn more about the “special enrollment periods” for Healthcare.gov.

Note, if you think your income is – or will fall – below 400% of the Federal Poverty Level, you may be eligible for a government subsidy if you purchase an Affordable Care Act Exchange plan, but please be sure to consult a professional if you have questions.

- **Coverage for Hospital Visits**

The Administration recently announced that hospitals may provide free COVID-19 treatment to uninsured individuals, and the Federal government will reimburse hospitals for the costs. Hospitals that accept the reimbursements are prohibited from sending you a medical bill for any amounts that exceed the treatment costs. [Click here](#) to learn more.