Maryland
DEPARTMENT OF HEALTH

Coronavirus Disease 2019 (COVID-19):
How to Apply for Reimbursement for COVID-19 Testing and Treatment for the Uninsured

Updated April 30, 2020

On March 19, 2020, Governor Hogan approved HB1663/SB1080, the COVID-19 Public Health Emergency Protection Act of 2020, ordering the Maryland Department of Health (MDH) to cover the cost of COVID–19 testing and any associated costs, if the costs would not otherwise be paid for by an individual's health insurance carrier or another third party.

Additionally, the Maryland Insurance Administration (MIA) requires all health carriers regulated by MIA to waive any cost sharing related to COVID-19 including co-payments, coinsurance, and deductibles for any visit to diagnose or test for COVID-19 **regardless of the setting** where the test is administered.

If MDH is not the payer of last resort for COVID-19 testing and treatment of the uninsured, who does pay?

In response to the coronavirus crisis, Congress passed the The Families First Coronavirus Response Act on March 18, 2020, ensuring free COVID-19 testing for uninsured individuals. The Act appropriates $1 billion to the National Disaster Medical System to provide reimbursement to care providers and facilities for the costs associated with diagnosis and testing of uninsured individuals.

What Federal agency handles the COVID-19 claims reimbursement for the uninsured?

The U.S. Department of Health and Human Services (HHS) will provide claims reimbursement through the Health Resources and Services Administration(HRSA) to health care providers and facilities who have conducted COVID-19 testing or provided treatment for uninsured COVID-19 patients as of February 4.

How do providers enroll in the HRSA COVID-19 Uninsured Program?

The HRSA COVID-19 Uninsured Program Portal opened on April 27, 2020. Providers can access the portal to enroll at coviduninsuredclaim.linkhealth.com.

When can enrolled providers begin submitting claims through the Portal?

May 6 is the first day providers can submit patient information and claims for payment.

What do providers need to do to get started?

To receive reimbursement from HHS, providers will have to

- Enroll as a provider
    - Agree to program terms and conditions
        - Accept reimbursement as full payment
        - Not balance bill the patient
- Verify patient is uninsured
- Submit patient information
- Submit claims via the HRSA COVID-19 Uninsured Program Portal
- Set up direct deposit with Optum Pay ™

Do providers have to use Optum Pay ™ for direct deposit?

To receive reimbursement, providers must use direct deposit via Optum Pay™.

NOTE: For providers that do not already use Optum Pay, setup can take 7-10 business days to process.

Can providers change or appeal a claim?

All claims that providers submit must be complete and final. HHS will not accept interim bills, corrected claims, late charges, voided claim transactions, or appeals.

Can providers submit claims outside of the HRSA COVID-19 Uninsured Program Portal?

Providers must submit all claims electronically via the Portal.

How much will HHS reimburse providers?

HHS will typically reimburse providers at Medicare rates, subject to available funding.

Where can a provider find more information on how to use the Portal?

The first provider webinar is on April 29. Check HRSA's website for more details. For more information, see the COVID-19 Uninsured Program Portal user guide.

Where can providers find answers to general questions?

Providers can view Frequently Asked Questions for Coronavirus Aid, Relief, and Economic Security (CARES) Act Provider Relief Fund on the HRSA's website.