



NEWS RELEASE

STATE EMERGENCY OPERATIONS CENTER

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Michigan's Health Insurers Agree to Provide Coronavirus Treatment at No Cost to Patients

LANSING, MICH. The Michigan Department of Insurance and Financial Services (DIFS) announced that the state has received agreements from nearly all of the state's health insurance companies to waive cost-sharing, including copays, deductibles, and coinsurance for coronavirus (COVID-19) testing and treatments. The Whitmer Administration and DIFS had worked with insurers to waive these costs.

"Michiganders that are fighting for their lives should not have the extra burden of fighting with their health insurer to cover the costs of their care," said Governor Gretchen Whitmer. "I am thankful that health insurers agreed to cover Michiganders' coinsurance, deductibles, and copays as we fight this virus. It's going to take all of us doing our part to slow the spread of COVID-19. We will get through this together"

Consumers with these individual and group health plans will not be charged cost-sharing for coronavirus-related medical treatment, such as primary care visits, laboratory testing, emergency room visits, ambulance services, and FDA-approved medications and vaccines for COVID-19 when they become available.

"This announcement is a clear demonstration of our governor's ability to get things done for Michiganders during this emergency," said DIFS Director Anita G. Fox. "I applaud these health insurers for working with Governor Whitmer to remove financial barriers for those seeking treatment during this crisis."

The insurers who have agreed to waive cost-sharing are:

- Aetna Better Health of Michigan
- Blue Cross Blue Shield of Michigan, Blue Care Network, MI Blue Cross Complete
- HAP, Alliance Health
- Humana Insurance
- McLaren Health Plan
- Meridian Health Plan
- Molina Healthcare Michigan
- Physicians Health Plan (PHP)
- Priority Health, Priority Health Insurance Co., Priority Health Choice, Total Health Care
- United Healthcare Insurance, United Healthcare Community Plan

The waived cost-sharing applies to commercial health insurance products from these insurers. Consumers with questions about their specific coverage may wish to reach out to their health plan directly.

DIFS can help consumers with health insurance questions and complaints. The Michigan Health Insurance Consumer Assistance Program (HICAP) can provide shopping tips and help answer questions about health insurance including Special Enrollment Periods for those experiencing job loss or an income reduction. Contact DIFS at 877-999-6442 or email at DIFS-HICAP@michigan.gov.

Information around this outbreak is changing rapidly. The latest information is available at Michigan.gov/Coronavirus and CDC.gov/Coronavirus.

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