



State of New Jersey

DEPARTMENT OF BANKING AND INSURANCE

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BULLETIN NO. 20-24

TO: ALL HEALTH INSURANCE COMPANIES, HEALTH MAINTENANCE ORGANIZATIONS, HEALTH SERVICE CORPORATIONS AND ANY OTHER ENTITY ISSUING HEALTH BENEFITS PLANS IN THE STATE

FROM: MARLENE CARIDE, COMMISSIONER

RE: RESPONSE TO COVID-19 (SUPPLEMENT TO BULLETIN NO. 20-03)

Bulletin No. 20-03, issued on March 10, 2020, provides guidance to all health insurance companies, health maintenance organizations, health service corporations and other entities issuing health benefits plans in this State (collectively “carriers”) as the State responds to the global Coronavirus (“COVID-19”) outbreak. Bulletin No. 20-03 remains in full effect and is supplemented hereto. More recently, the New Jersey Department of Health has issued a Standing Order for COVID-19 Testing, Control Number 2020-01, (“DOH Standing Order”)¹ which allows individuals to undergo testing for SARS-COV-2, the virus that causes COVID-19, without a prescription, subject to the terms of the DOH standing order.

In order to continue to ensure that cost-sharing is not a barrier to consumers receiving screening and testing for COVID-19 as testing procedures expand and develop throughout New Jersey, and consistent with federal guidance implementing the Families First Coronavirus Response Act and the Coronavirus Aid, Relief, and Economic Security Act², the Department of Banking and Insurance (“Department”) is expanding the requirements in Bulletin 20-03 to require carriers to cover, without cost-sharing, without prior authorization or other medical management requirements, any SARS-COV-2 molecular test authorized pursuant to the DOH standing order. This requirement includes such testing, regardless of site as authorized by the DOH Standing Order, including tests administered at any in or out-of-network community-based, county testing, or private testing site, (including, but not limited to, in and out-of-network hospitals, provider offices, urgent care centers, and pharmacies), and includes items and services furnished to an individual during such visits that result in an order for or administration of a SARS-COV-2 molecular test. Carriers must treat any such test authorized pursuant to the DOH standing order as medically appropriate for the individual. Carriers must not impose cost-sharing for SARS-COV-2 molecular tests provided by in-network or out-of-network laboratories.

¹ The DOH Standing Order can be found here: https://www.state.nj.us/health/legal/covid19/05-12-2020_StandingOrder_COVID19testing.pdf.

² <https://www.cms.gov/files/document/FFCRA-Part-42-FAQs.pdf>.

Carriers must not require a prescription or prior authorization, or employ any other medical management, for any SARS-COV-2 molecular test administered pursuant to the DOH standing order. Carriers are also advised to notify, as expeditiously as possible, the carrier's contracted providers that the carrier is waiving cost-sharing as described above.

Bulletin No. 20-03 remains in effect, as supplemented herein.

If you have any questions, please contact the Department's Office of Life and Health at lifehealth@dohi.nj.gov.



May 13, 2020
Date

Marlene Caride
Commissioner

AR Cost-Sharing for COVID-19 Testing (Supplement)/COVID-19