



# KANSAS INSURANCE DEPARTMENT

*Vicki Schmidt, Commissioner*

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## **Insurance Commissioner Extends Consumer Alert on COVID-19 Billing**

**Topeka, Kan.** – Kansas Insurance Commissioner Vicki Schmidt is reminding consumers of their rights related to COVID-19 testing. The U.S. Department of Health and Human Services extended their public health emergency declaration, which includes regulations related to COVID-19 testing.

“Earlier this month I issued a consumer alert related to improper billing for COVID-19 testing,” said Commissioner Vicki Schmidt. “With HHS extending their public health emergency declaration it is important to continue awareness efforts of this issue. We have received multiple cases of unallowable charges for COVID-19 testing. If you have been tested for COVID-19 and have questions about charges, please contact the Department for assistance.”

Federal law requires COVID-19 testing without cost sharing (including deductibles, copayments, and coinsurance) requirements or prior authorization or other medical management requirements, meaning most consumers should not be billed a separate provider or facility fee for receiving a COVID-19 diagnostic test.

Consumers are encouraged to closely review explanation of benefit statements from their insurer to make certain they do not have a cost sharing responsibility for a diagnostic COVID-19 test. Consumers should also communicate with their health care provider the importance of the providers’ submitting claims properly. The Kansas Insurance Department has a Consumer Assistance Hotline, **785-296-7829 or 800-432-2484** to assist consumers who believe they were subject to an improper charge.

Consumers can also contact the Department via email at [kid.webcomplaints@ks.gov](mailto:kid.webcomplaints@ks.gov); or through the website at [insurance.kansas.gov/complaint](https://insurance.kansas.gov/complaint).

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Example 1: Due to exhibiting symptoms, consumer was advised to get a COVID-19 test and went through a drive thru testing center. The consumer was not billed for the test but did receive a bill for a provider fee. This was not a permissible charge.

Example 2: Consumer was not feeling well and visited their doctor. The doctor ordered a COVID-19 test, which came back positive. Because the visit to the doctor was connected to the diagnostic test for COVID-19 the consumer should not have been billed for that visit.