



KANSAS INSURANCE DEPARTMENT

Vicki Schmidt, Commissioner

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Consumer Alert: Update to insurance coverage of COVID-19 testing

Topeka, Kan. –The Kansas Insurance Department, today, issued a consumer alert to provide updated information to Kansans regarding insurance coverage of COVID-19 testing.

Over-the-counter COVID-19 tests should be covered by health insurance plans at no direct cost to the consumer. The process by which an insurer covers the cost of tests will vary. Kansans will either receive their tests at no out-of-pocket cost at the point of sale or will need to submit an insurance claim for reimbursement. Insured Kansans are encouraged to be on the lookout for guidance from their insurance provider for how to obtain their over-the-counter COVID-19 tests.

As a reminder, insurers should cover the cost of other diagnostic COVID-19 tests as well, without cost sharing requirements (i.e. deductibles, copayments, and coinsurance). In most cases, you should not receive any bill, including for a provider/facility fee. Kansans are encouraged to contact the Department if they receive a bill for COVID-19 testing and have questions if it was appropriately billed.

The Kansas Insurance Department's consumer assistance division stands ready to assist Kansans with their questions or concerns related to insurance and can be contacted toll free at 1-800-432-2484 or via web at insurance.kansas.gov.

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