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DIVISION OF INSURANCE

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Division of Insurance reminds consumers health insurance covers the cost of testing in Nevada

Carson City, NV – Consumers who purchased health insurance coverage on their own through the individual health insurance market such as Nevada Health Link or have coverage sponsored by their employers on the small or large groups markets are able to obtain free testing for COVID-19.

Nevadans covered by health insurance policies regulated by the Nevada Division of Insurance (individual health plans, small group plans, large group plans, and catastrophic plans) are able to obtain certain medical services and testing related to COVID-19 without being responsible for co-pays or the actual cost of the test itself.

This means insurance companies are required to cover—with no out-of-pocket cost—testing for COVID-19 and the visit to a provider’s office, an urgent care center, a center for emergency medical care, an emergency room, or a COVID-19 screening or testing site when the purpose of the visit is to be tested for COVID-19 for a symptomatic individual.

“The cost of COVID-19 testing should not be a deterrent for Nevadans to seek medical care if they have been exposed,” explained Insurance Commissioner Barbara Richardson. “As we have learned testing is essential to limit exposure to others and to obtain any needed medical attention or treatment.”

Consumers who have health insurance and need to get tested for COVID-19 should start first by calling their doctor’s office and alert them that they may have been exposed regardless if they have symptoms or not and ask for a referral on how, where, and when to get tested.

Consumers who do not have health insurance or are covered by other policies not regulated by the Division are also encouraged to get tested. There are a number of testing sites set up by the health department and medical centers, being offered at no cost to anyone, whether they have symptoms or not.

Nevada Health Response developed a look up tool to help Nevadans find a testing location near them at <https://nvhealthresponse.nv.gov/find-covid-19-testing-in-nevada/>.

For more information about insurance and COVID-19, visit the Division's website at http://doi.nv.gov/News_Notices/Emergency_Notices/.

About the Nevada Division of Insurance

The State of Nevada Division of Insurance, a Division of the Nevada Department of Business and Industry, protects the rights of Nevada consumers and regulates Nevada's \$14 billion insurance industry. The Division of Insurance has offices in Carson City and Las Vegas. In 2019, the Division investigated more than 2,750 consumer complaints, answered over 10,700 inquiries, and recovered over \$6.3 million on behalf of consumers. For more information about the Division of Insurance, visit DOI.NV.GOV.

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