



WHAT'S COVERED, WHAT'S NOT COVERED UNDER YOUR HEALTH PLAN

The Families First Coronavirus Response Act (FFCRA) and Coronavirus Aid, Relief, and Economic Security (CARES) Act requires insurers to cover COVID-19 tests without patient cost-sharing, but further **guidance** has clarified that the law applies to tests that are deemed *"medically appropriate"* by a healthcare provider. This guidance has been provided by the HHS, DOL and Department of the Treasury's and is in effect. Members Health Plan NJ intends to follow this guidance.

As a self-insured member owned health plan it is critical that all employers and members understand COVID-19 and how it is impacting Members Health Plan NJ. We are asking members and employers to act in a responsible manner to ensure that the plan does not incur costs for COVID-19 testing for purposes other than what is set forth in guidelines outlined in FFCRA.

COVID-19 Testing/Coverage Scenerio's	MHPNJ Pays
You are experiencing signs/symptoms of COVID-19 (not due to workplace exposure)	Yes
You are having a medical procedure that requires a COVID-19 test	Yes
You are planning a visit with family outside your immediate home	No
You are planning to travel	No
Your employer is requiring you to get tested to return to work	No
You contracted COVID-19 due to workplace exposure. Employees should consult their employer or Workers' Comp Carrier for other available coverages.	No

WHAT DOES THIS MEAN FOR THE EMPLOYEE?

Employees need to understand that MHPNJ is **NOT** responsible to pay for COVID-19 tests when the test is **NOT** deemed *medically appropriate* by a healthcare provider. Tests that are not deemed medically appropriate need to be paid for directly by the member. Please refer to the chart above to understand when your health plan pays, and when you or your employer must pay for testing.

WHAT DOES THIS MEAN FOR THE EMPLOYER?

If an employer mandates employees be tested for COVID-19 as a requirement for returning to work, it is **NOT** mandated to be covered by your health plan. In such a case, it is the responsibility of the employer to absorb the cost of employment-related testing directly and **NOT** instruct the employees to submit to the MHPNJ health plan.

In addition, the recent passing of the [New Jersey COVID-19 Essential Workers Bill](#) provides additional guidance for essential workers. The bill creates a rebuttable presumption for essential employees that their contraction of the virus is work-related. Essential workers include those in public safety, first responders, health care workers and others whose essential jobs require physical proximity to members of the public. Employers should contact your Worker's Compensation carrier to determine if your workers are included for coverage under this bill.

WHAT TO EXPECT FROM MHPNJ AND AETNA:

All COVID-19 testing claims are being reviewed and could be held for verification. Those claims that are medically appropriate will be paid without delay.

If you have any questions or concerns about any information contained in this communication, please do not hesitate to contact us at 833-639-2669. We are here to assist you and your employees during these difficult times.

[Visit Members Health Plan NJ Website](#)

**Members
HealthPlan^{NJ}**

Designed for You.

**Questions or Concerns E-mail Us
Today!**

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