COVID-19 Insurance Carrier Coverage Guide

Current information regarding member cost share for COVID-19 related services can be obtained by contacting your state-sponsored insurance plan carrier at the phone number listed below.

- COVID-19 vaccines continue to be covered 100% as a preventive service when administered by an In-Network provider or facility.
- COVID-19 testing (laboratory services) and treatment are covered and subject to each plan's applicable cost-sharing requirements (e.g., deductible, copay, and coinsurance) when prescribed by an In-Network provider.
- COVID-19 at-home over-the-counter (OTC) test kits are no longer covered by insurance carriers beginning May 12, 2023.

Select your state-sponsored insurance plan carrier's COVID-19 Resource link below for additional information specific to that plan. Access the CY24 Health Plan Comparison Chart for lists of covered In-Network services.

Self-Insured Health Plans

State Health Plan PPO &
State HDHP w/ HSA (Blue Cross):
800-843-4876
www.bcbsm.com/coronavirus

Optum Rx:
(State Health Plan PPO and State HDHP
w/ HSA member prescription drug benefit)
866-633-6433
OptumRx COVID-19 Updates

Fully-Insured Health Plans

Blue Care Network (BCN):
800-662-6667
www.bcbsm.com/coronavirus

C.O.P.S. Health Trust:
800-229-2210
www.bcbsm.com/coronavirus

Health Alliance Plan (HAP):
800-422-4641
COVID-19 Updates