

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 [CY23 PPO/State HDHP/HMO Plan Comparison Chart](#) and the [CY23 HMO 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](#)

McLaren Health Plan:

888-327-0671

[COVID-19 Updates](#)

Physicians Health Plan (PHP):

800-832-9186

[PHP COVID-19 Updates](#)