

The Virgin Islands Consortium

Medicare and Group Health Insurance Companies in VI Will Pay for Coronavirus Tests, Falling in Line with President Trump's Order, Lt. Governor Roach Says

Coronavirus / **Published On March 26, 2020 06:38 AM /**

Staff Consortium **March 26, 2020**



Lieutenant Governor Tregenza Roach, who also serves as the commissioner of Insurance, announced Wednesday that health insurance companies licensed to offer Group Health Insurance in the territory will pay the costs for coronavirus tests, which falls in line with President Donald Trump's order to the group health insurance companies.

The three health insurance companies doing business in the territory are Cigna, United Healthcare and Elan. "These health insurance companies are in compliance with the President's request that they pay the costs for Coronavirus COVID-19 tests, once the

tests are distributed to healthcare providers for administration to their patients," the Office of the Lieutenant Governor said.

The Division of Banking, Insurance and Financial Regulation required each health insurance company licensed to conduct business in the territory and offering group health insurance, to notify the Division about the Coronavirus COVID-19 costs paid.

"This means that when a Virgin Islander who has health insurance goes to his or her private doctor for the test, the health insurance company will pay the cost for the Coronavirus COVID-19 diagnostic test as a covered benefit and will also waive any co-pay requirement that would otherwise apply to the diagnostic test," Mr. Roach said.

He added, "The Division will be in constant communication with these health insurers to monitor the Coronavirus COVID-19 services they provide. Be advised that each health insurance plan may differ. Therefore, please contact your health insurance plan administrator at your place of employment and ask about the specific Coronavirus COVID-19 benefits offered by your health insurance company.

"VI SHIP / Medicare is situated within the Office of the Lieutenant Governor and is also a form of insurance. It is very important that Virgin Islands Medicare beneficiaries understand the costs that will be paid by Medicare as it relates to the Coronavirus COVID-19. Medicare Part B plans will pay all costs for the Coronavirus COVID-19 diagnostic tests for Medicare beneficiaries who were tested on or after February 4, 2020."

Medicare Part A plans cover medically necessary hospitalization costs, said the Office of the Lieutenant Governor. If you are a Medicare beneficiary and your doctor recommends that you be quarantined in the hospital rather than self-isolate at home, your hospitalization costs will be covered by Medicare Part A. Medicare Part A has a \$1,408 deductible, but a beneficiary should not have a co-pay unless a hospital stay of more than 60 days is required. At present, there is no vaccine for Coronavirus COVID-19, but when a vaccine does become available, Medicare Part D plans will cover the cost for the vaccine.

The Office of the Lieutenant Governor is restricting walk-in customers and in-person business services from March 23 through April 3, 2020. Customers in need of assistance are asked to call or visit the Office of the Lieutenant Governor's website at ltg.gov.vi.

Division of Banking, Insurance and Financial Regulation

St. Thomas/St. John: 340-774-7166

St. Croix: 340-773-6459

VI SHIP / Medicare

St. Thomas/St. John: 340-774-7166 Ext. 4505 or 4507

St. Croix: 340-778-6311 Ext. 3110 or 7396

