

# COVID-19 Coverage – Rhode Island

## December 2023

	COVID-19 Public Health Emergency (PHE) Period Special Coverage	Post PHE – Effective May 12, 2023
<b>COVID Vaccines</b>	<b>Covered in full</b> In- and Out-of-Network	<b>No Change:</b> Covered in full In-Network <b>Change:</b> Covered in full* Out-of-Network when In-Network is unavailable
<b>COVID Tests: Over-the-counter (OTC)</b>	<b>Covered at 100%</b> (8/member/month)	<b>Change:</b> Not Covered
<b>COVID Tests: PCR Lab Tests</b>	<b>Covered in full</b> In-Network and Out-of-Network <b>Provided coverage</b> of COVID-19 testing without cost-sharing in high deductible health plans (HDHPs)	<b>No Change:</b> COVID tests ordered and provided by a health care provider for medical needs will continue to be covered in full In-Network. <b>Change:</b> COVID tests ordered and provided by a health care provider for medical needs will be covered in full* Out-of-Network when In-Network is unavailable.
<b>COVID Tests: Back to work/school/etc.</b>	<b>Not Covered</b>	<b>No Change:</b> Not covered
<b>COVID Antivirals &amp; Therapeutics</b>	<b>Covered in full</b> In-Network and Out-of-Network <b>Provided coverage</b> of COVID-19 treatments without cost-sharing in high deductible health plans (HDHPs)	<b>Change:</b> Covered with cost share based on plan design and place-of-service when the Rhode Island State of Emergency ends.**
<b>COVID Treatment</b>	<b>Covered in full</b> In-Network (and Out-of-Network when In-Network is unavailable) <b>Provided coverage</b> of COVID-19 treatments without cost-sharing in high deductible health plans (HDHPs)	<b>Change:</b> Covered with cost share based on plan design and place-of-service when the Rhode Island State of Emergency ends.**
<b>Virtual Care (with a COVID diagnosis)</b>	<b>Covered in full</b> In-Network (and Out-of-Network when In-Network is unavailable) <b>Provided coverage</b> of COVID-19 treatments without cost-sharing in high deductible health plans (HDHPs)	<b>Change:</b> Covered with cost share based on plan design and place-of-service when the Rhode Island State of Emergency ends.**
<b>Virtual Care (without a COVID diagnosis)</b>	<b>Primary care &amp; BH telemedicine covered in full</b> during Rhode Island State of Emergency	<b>Change:</b> Covered with cost share based on plan design and place-of-service when the Rhode Island State of Emergency ends.**

**NOTE:** COVID-19 tests, treatments and services ordered by a provider will remain covered and we follow federal guidelines (such as the FDA and CDC) regarding approved treatments. We are following state guidance related to cost shares for these services.

\*This includes High Deductible Health Plans (HDHPs) with plan years ending on or before December 31, 2024. For subsequent plan years, HDHPs will apply the deductible to Covid-19 services in accordance with IRS regulatory guidance before being covered in full. See [Notice 2020-15](#) and [Notice 2023-37](#). HDHPs are designed to comply with the requirements of the Internal Revenue Service for an HDHP.

\*\*Self Insured Plans may opt in or out of state cost-sharing requirements.