

COVID-19 Coverage – Maine

December 2023

	COVID-19 Public Health Emergency (PHE) Period Special Coverage	Post PHE – Effective May 12, 2023
COVID Vaccines	Covered in full In- and Out-of-Network	No Change: Covered in full In-Network Change: Covered in full* Out-of-Network when In-Network is unavailable
COVID Tests: Over-the-counter (OTC)	Covered at 100% (8/member/month)	Change: Not Covered
COVID Tests: PCR Lab Tests	Covered in full In-Network and Out-of-Network Provided coverage of COVID-19 testing without cost-sharing in high deductible health plans (HDHPs)	No Change: COVID tests ordered and provided by a health care provider for medical needs will continue to be covered in full In-Network. Change: 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.
COVID Tests: Back to work/school/etc.	Not Covered	No Change: Not covered
COVID Antivirals & Therapeutics	Covered with cost share based on plan design and place-of-service as of August 7, 2021. Provided coverage of COVID-19 treatments without cost-sharing in high deductible health plans (HDHPs)	No Change: Covered with cost share based on plan design and place-of-service as of August 7, 2021.
COVID Treatment	Covered with cost share based on plan design and place-of-service as of August 7, 2021. Provided coverage of COVID-19 treatments without cost-sharing in high deductible health plans (HDHPs)	No Change: Covered with cost share based on plan design and place-of-service as of August 7, 2021.
Virtual Care (with a COVID diagnosis)	Covered with cost share based on plan design and place-of-service as of August 7, 2021. Provided coverage of COVID-19 treatments without cost-sharing in high deductible health plans (HDHPs)	No Change: Covered with cost share based on plan design and place-of-service as of August 7, 2021.
Virtual Care (without a COVID diagnosis)	Covered with cost share based on plan design and place-of-service.	No Change: Covered with cost share based on plan design and place-of-service.

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.