

COVID-19 Testing Costs FAQ

Some Minnesotans are experiencing financial barriers to get tested for COVID-19. Some are getting charged for the test, while others are not getting tested because they don't have insurance.

This pandemic is already hard to live through. Getting charged for a COVID-19 test when you shouldn't is stressful. We share your concerns and want to make sure that you have all the information you need to make this process easier.

For those who do not have insurance, we now have temporary Community Testing sites where testing is free. You don't have to be symptomatic, you can walk in or drive in, you don't need to show ID, and you get the results within 2-3 days. These testing sites are listed on our website and are updated 1-2 times per week with upcoming event details. [Find community testing sites»](#)

Finally, we know how important testing is for the safety of all Minnesotans. That is why we are also looking at what can be done with the healthcare systems so we can have long-term solutions to support people who need to get tested in our state.

What you should do if...

You have health insurance and get charged by your health insurer for a COVID test.

- Call the Commerce Department's Consumer Services Center at 651-539-1600 (Monday-Friday 8 AM-4:30 PM).

You do not have health insurance and you get charged for a COVID test.

- Call the State of MN Help Line at 651-297-1304 or 1-800-657-3504 (Monday-Friday 9AM-4 PM) and select the option for the Health Department.

You pay a bill from a provider to make an appointment for a COVID test or for the office visit.

- Call your health insurance company to seek reimbursement for the charge if your doctor ordered the COVID test.

Your employer requires you to get tested and you get a charge.

- Call the Department of Labor and Industry at 651-284-5075 or 1-800-342-5354.
- Call the Attorney General's office at 651-296-3353 or 1-800-657-3787.

Frequently asked questions

Does the cost differ if you have symptoms or not?

- No. If a doctor orders a COVID test for you, your health insurer cannot charge you for that test (including coinsurance, copays and deductibles). The cost also does not differ depending on the results of your test.

Where can you get tested if you don't have insurance?

- [Apply to get free coverage for testing.](#)
- While not an option for all, you can also pay out of pocket for a test. [Find testing locations.](#)
- Depending on where a person lives, there are temporary community testing sites where individuals can get tested for free. [Find community testing locations.](#)

Who is charging me for the test and what should I do?

- The law differs on whether health insurers and providers can or cannot charge you for a test.
- If you're charged by your health insurer for a doctor-ordered COVID test, call Commerce at 651-539-1600 or the MN Helpline at 651-297-1304 or 1-800-657-3504 and select the option for the Health Department.
- If you're charged by your health provider for a doctor-ordered COVID test, call your health insurer to seek reimbursement.
- If you do not have health insurance and you get charged for a COVID test, call the MN Helpline at 651-297-1304 or 1-800-657-3504 and select the option for the Health Department.

What if my testing options in Greater Minnesota all charge for tests?

- [Find testing locations](#) and information about test facilities across the State.
- If you're charged by your provider for a doctor-ordered COVID test, call your health insurer to seek reimbursement.

Why are eligible people being denied testing?

- Testing capacity on any given day may affect when and where a person can get a test.
- Providers may have concerns about testing capacity or are prioritizing different groups for testing.
- [Find testing locations](#) with capacity.

I was told my test was free, but my doctor charged for office visit?

- Call the doctor to see if it was a mistake or to make sure they have your correct insurance information so your insurance company can pay the bill. Call your insurer to seek reimbursement if you paid the bill.
- Double check if you were billed for a separate health care procedure that was performed in addition to your COVID test.