Frequently Asked Questions:

COVID-19 Testing & Treatment Coverage

Access to Testing and Treatment for People without Health Insurance

Q. I do not have health insurance. Can I get a free COVID-19 test?

A. Yes. There are a few ways you can get a free COVID-19 test in Minnesota:

(1) You can get free testing at a "pop-up" community testing site. The locations, dates, and times for these testing sites is updated constantly. Please visit the following website for a list of these sites: https://www.health.state.mn.us/diseases/coronavirus/testsites/

(2) You can get free testing at a semi-permanent community testing sites. Please visit the following website for a list of these sites: https://mn.gov/covid19/for-minnesotans/if-sick/testing-locations/index.jsp

(3) You can get testing at a community health center that provides services for free. Find the center closest to you at the following website: https://findahealthcenter.hrsa.gov/

(4) You can obtain health insurance from the state of Minnesota to pay for the costs of COVID-19 testing. Your doctor or any testing site should be able to provide you with the application for this insurance. It is also available here: https://edocs.dhs.state.mn.us/lfserver/Public/DHS-7310-ENG

You are eligible for this insurance if you meet all of the following requirements:

   a) You are a resident of Minnesota;
   b) You are a U.S. citizen, lawful permanent resident (green card holder), or have one of the following immigration statuses:
   - Asylee
   - Refugee

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- Battered Non-Citizen (VAWA) recipient
- DACA recipient
- Received Withholding of Deportation or Withholding of Removal
- T Visa Recipient
- Temporary non-immigrant
- Paroled into the United States for at least 1 year
- Conditional entrant
- Cuban or Haitian entrant
- Special Iraqi or Afghani Immigrant; and

c) You do not have health insurance (for example, private health insurance, Medical Assistance, or Minnesota Care).

If you do not meet all of the requirements above (for example, if you are undocumented), you do not qualify for this type of insurance.

(5) You can obtain Emergency Medical Assistance (EMA) from the state of Minnesota to pay for the costs of COVID-19 testing if your symptoms required you to be treated in the emergency room or admitted to the hospital after going to the emergency room.

Q. I do not have health insurance. Can I get free COVID-19 treatment?

A. Yes. There are limited ways you can get free COVID-19 treatment in Minnesota:

(1) You can get treatment at a community health center that provides services for free. Find the center closest to you at the following website: https://findahealthcenter.hrsa.gov/

(2) You can obtain Emergency Medical Assistance (EMA) from the state of Minnesota to pay for the costs of COVID-19 treatment if your symptoms required you to be treated in the emergency room or admitted to the hospital after going to the emergency room. Once your condition is

stabilized, EMA will continue to pay for the costs of your treatment only if you receive a care plan certification.

Q. I do not have health insurance. Is there anyone who can help me find insurance?

A. Yes. There are navigators available through MNsure who can assist you with finding insurance for which you are eligible. Find a navigator who meets your needs at https://www.mnsure.org/help/find-assister/find-assister.jsp

Access to Testing and Treatment for People with Medical Assistance or MinnesotaCare

Q. I have Medical Assistance. Will Medical Assistance pay for COVID-19 testing and treatment or will I have to pay some or all of the cost?

A. Medical Assistance will pay the cost of COVID-19 testing and treatment. Cost-sharing requirements, such as copays and deductibles, are being waived at this time for COVID-19 testing and treatment.

Q. I have MinnesotaCare. Will MinnesotaCare pay for COVID-19 testing and treatment or will I have to pay some or all of the cost?

A. MinnesotaCare will pay the cost of COVID-19 testing and treatment. Cost-sharing requirements, such as copays and deductibles, are being waived at this time for COVID-19 testing and treatment.

Access to Testing and Treatment for People with Insurance through MNsure

Q. I bought health insurance through MNsure. Will my insurance pay for COVID-19 testing and treatment or will I have to pay some or all of the cost?

A. The insurance companies that sell health insurance through MNSure will pay the cost of COVID-19 testing and in-network hospitalizations. Cost-sharing requirements, such as copays and deductibles, are being waived at this time for these services.

UCare, one of the companies that sells health insurance through MNSure, will also pay the cost of clinic, urgent care, and emergency room visits for COVID-19. Cost-sharing requirements, such as copays and deductibles, are being waived at this time for these services.

Access to Testing and Treatment for People with Private Insurance

Q. I have private health insurance. Will my insurance pay for COVID-19 testing and treatment or will I have to pay some or all of the cost?

A. If you have private health insurance, please contact your health insurance company directly for information regarding coverage for COVID-19 testing and treatment. **Many health insurance companies are waiving cost sharing requirements, such as copays and deductibles, for COVID-19 testing and treatment.**

Immigration-Related Questions

Q. Will I have to share my immigration status to get free COVID-19 testing and/or treatment?

A. You should not be required to share your immigration status to get COVID-19 testing or treatment.

If you are applying for Medical Assistance, MinnesotaCare, MNsure, or the special health insurance to pay for COVID-19 testing, you will have to share your

immigration status to show that you qualify for one or more of these programs, which will pay for your test and/or treatment.

However, there are ways to get COVID-19 testing and treatment that is free without sharing your immigration status, including

Provider	Services	Website
"Pop up" community testing sites	Testing	https://www.health.state.mn.us/diseases/coronavirus/testsites/
Semi-permanent community testing sites	Testing	https://mn.gov/covid19/for-minnesotans/if-sick/testing-locations/index.jsp
Community health centers	Testing and treatment	https://findahealthcenter.hrsa.gov/

Q. If I receive a free COVID-19 test or treatment, will this be considered in determining whether I am considered a public charge for immigration purposes?

A. U.S. Citizenship and Immigration has announced that it will not consider testing, treatment, or preventive care—including vaccines when they become available—when deciding whether someone is a public charge. This is true even if the testing, treatment, or care was paid for through a program that can otherwise be used to decide whether someone is a public charge.

The law of public charge is changing very quickly. As of the date of the publication of this FAQ sheet, there are several lawsuits challenging the most recent changes to the public charge rules. Please visit https://www.ilcm.org/immigration-resources/public-charge/ for the latest developments regarding the public charge rules.

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Q. My friends and family who have gone to MDH's free testing sites have noticed men and women in uniforms that look like soldiers. Are they going to report me to ICE or arrest me because of my immigration status?

A. No. These men and women are part of the National Guard, and they are only there to assist in setting up the testing sites. Occasionally nurses from the National Guard may perform swab tests. You should not be worried about them being there. They do not work for ICE or report people to ICE.

Note: This fact sheet provides information about how to get free COVID-19 testing and treatment. When the fact sheet states that testing is free or that any cost sharing is waived, it is referring to testing for diagnostic purposes. "Diagnostic purposes" means you are getting tested because you think you may have COVID-19. If you are getting tested for another reason—for example, because you are required to obtain a COVID-19 test to participate in an activity--the testing may not be free and the costs may not be waived.

REMEMBER, THE MINNESOTA DEPARTMENT OF HEALTH ENCOURAGES ALL INDIVIDUALS WHO HAVE SYMPTOMS OF COVID-19 TO SEEK TESTING AND TREATMENT, REGARDLESS OF YOUR IMMIGRATION STATUS.