
Health Provisions

Description of Program and Relief

The Families First Coronavirus Response Act (the “FFCRA”) provides for no-cost COVID-19 diagnostic testing for participants in private health insurance plans and beneficiaries of federal health insurance programs, along with expanded Medicaid benefits.

- **No-cost testing.** Private health plans must provide coverage for COVID-19 diagnostic testing at no cost to the consumer and without prior authorization. Covered costs include: (i) the cost of approved testing products and the administration of the test (“testing”); and (ii) items and services provided during an office visit (including telehealth visits), urgent care center visit, or emergency room visit that results in an order for, or the administration of, a COVID-19 test (“provider visit”).

Related provisions mandate no-cost testing and provider visits for beneficiaries of Medicare Part B, Medicare Advantage plans, Medicaid and CHIP, and TRICARE plans; for veterans receiving benefits from the VA, and federal civil servants enrolled in a health benefit plan; and for Indians receiving health services through the Indian Health Service.

- **Expanded Medicaid eligibility.** During the declared COVID-19 public health emergency, States may expand Medicaid to cover COVID-19 testing and provider visits for uninsured persons. States that choose to provide expanded Medicaid coverage are eligible to receive 100% federal reimbursement for expenditures on COVID-19 testing for uninsured persons.
- **Liability protections for personal respiratory protective devices.** The FFCRA provides immunity from liability under federal and state law for claims arising from the use of personal respiratory protective devices in response to the COVID-19 public health emergency, from January 27, 2020 through October 1, 2024. These protections apply to manufacturers and distributors of personal respiratory protective devices and to certain program planners and other qualified individuals who provide such devices and/or guidance on the use of such devices.

Government or Lead Agency

The Department of Health and Human Services, Department of Labor, and Treasury.

Dates Available

The requirement to provide no-cost testing applies during any portion of the declared COVID-19 public health emergency, beginning on or after March 18, 2020.

The state option to expand Medicaid coverage for uninsured persons applies during any portion of the COVID-19 emergency period.

Liability protections apply to claims arising from the use of personal respiratory protective devices in responding to the COVID-19 public health emergency between January 27, 2020 and October 1, 2024.

Eligibility Requirements/Restrictions

The no-cost testing provisions apply to consumers of private health insurance; beneficiaries of Medicare, Medicaid, CHIP, and TRICARE; veterans receiving VA benefits; federal civil servants enrolled in a health benefits plan; and Indians receiving care through the Indian Health Service.