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**Updated on March 9, 2020**

1. What is COVID-19?

COVID-19 is a disease caused by a respiratory virus first identified in Wuhan, Hubei Province, China in December 2019. COVID-19 is a new virus that hasn't caused illness in humans before. Worldwide, COVID-19 has resulted in thousands of human infections, causing illness, and in some cases, death. Cases have spread to countries throughout the world, with more cases reported daily.

2. What is Maryland doing to respond?

On March 5, 2020, it was announced that Maryland had three confirmed cases of COVID-19. The patients, who contracted the virus while traveling overseas, are in good condition and are in quarantine at their homes. On March 5, Gov. Hogan declared a state of emergency to further mobilize all available state resources. The declaration officially authorized and directed the Maryland Department of Health (MDH) and the Maryland Emergency Management Agency (MEMA) to ramp up coordination among all state and local agencies. The declaration also enables MDH and MEMA to fast-track coordination with our state and local health departments and emergency management teams. Up-to-date information about testing and case counts in Maryland is available at [www.health.maryland.gov/coronavirus](http://www.health.maryland.gov/coronavirus). The page is updated daily.

3. What can I do to protect myself and my family?

Specific information on what you can do to protect yourself and your family is available at [www.health.maryland.gov](http://www.health.maryland.gov).

4. If I want to be tested what should I do?

Your health care provider will decide whether to order testing.

5. Will I have to pay for the test?

If you have a health benefit plan regulated by the State of Maryland, you should not have to pay for the test. You should contact your health benefit plan at the number on your identification card to see if your plan is regulated by Maryland.

6. Where can I go to get tested?

Ask your health care provider.

7. What if my test is positive and I need treatment will my insurance cover that?

Health benefit plans cover medically necessary treatment for disease, but the treatment may be subject to deductibles, copayments, and coinsurance. You will need to pay those amounts, even if the care is covered. If you have a limited benefits plan, there may be additional limits on what is covered.

8. If I have a current prescription for medication that I routinely take and I am worried about a quarantine or other restrictions can I get it refilled before the normal time for a refill?

If your health benefit plan is regulated by the State of Maryland, you may be able to get an early refill. However, you will still need to pay any deductible, copayments, or coinsurance.

9. Can my health insurance be canceled if I am diagnosed with COVID-19?

Health insurance may not be cancelled based on a new diagnosis. If you have a short-term medical plan, you might have your claims reviewed to see if you had a pre-existing condition.

10. Can an insurance company refuse to sell me health insurance if I am diagnosed with COVID-19?

If you have a special enrollment period for a health benefit plan, you cannot be denied coverage that qualifies as a health benefit plan under the Affordable Care Act. Being diagnosed with COVID-19 would not qualify for a special enrollment period. If you are applying for a short-term medical plan, hospital indemnity plan, or other health insurance that is not a health benefit plan under the Affordable Care Act, the insurer can refuse to sell you insurance if you do not meet their underwriting guidelines.

11. Can a life insurance company refuse to pay a claim if the person dies from an illness related to COVID-19?

A life insurance policy must pay claims based on the policy. If there is a policy exclusion that would allow the denial, the company may deny the claim. An insurance company may deny claims within the two years after the date the policy is issued if there were material misrepresentations on the application.

12. Can a life insurance, long-term care insurance, or disability insurance company refuse to sell me a policy if I am diagnosed with COVID-19?

Yes, if the denial based on their underwriting guidelines and the guidelines comply with Maryland law.

13. If I am told that I need to stay home because I have tested positive for COVID-19 will my disability policy pay a claim?

No. Your disability policy will only pay if you meet the definition of disability in the policy and have satisfied any elimination period.

14. If I get sick from COVID-19 while I am traveling will my travel insurance pay for my care?

Travel insurance policies are not standardized. You may or may not have purchased a policy with healthcare benefits. Review your travel insurance policy and contact the broker or agent that sold the policy, the insurance company or the Maryland Insurance Administration with any questions.

15. Does travel insurance cover cancellation of a trip related to COVID-19?

Trip cancellation coverage is subject to the terms and conditions of your policy. You can review the fulfillment materials you received and the policy itself to see what type of cancellation coverage you purchased. Contact the broker that sold the policy, the insurance company or the Maryland Insurance Administration with any questions.

16. If the state or county requires me to close my business related to COVID-19, will I be able to get reimbursed from my insurance company for financial losses?

Lost business income insurance is subject to the specific terms and conditions of your policy. Contact the broker or agent that sold the policy, the insurance company or the Maryland Insurance Administration with any questions.

17. Where can I find out more information?

[www.health.maryland.gov](http://www.health.maryland.gov)