FOR IMMEDIATE RELEASE
March 9, 2020

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MID ANSWERS CORONAVIRUS INSURANCE-RELATED QUESTIONS

JACKSON, Miss. – The Mississippi Insurance Department (MID) is actively monitoring the spread of the coronavirus (COVID-19) throughout the United States and around the world.

"The MID has communicated with most health insurance carriers in Mississippi and each carrier has a contingency plan in place to deal with increased claims, member questions, and other communications," said Insurance Commissioner Mike Chaney.

Regarding health insurance:

Q: Will my insurance cover COVID-19 testing and other medically necessary services?

A: The MID has communicated with the major health insurance carriers in the state regarding this issue. It appears that the major carriers, including Aetna, Ambetter, Blue Cross Blue Shield of Mississippi, Molina, and United Healthcare, will waive the cost of medically necessary COVID-19 testing when ordered by a licensed, authorized healthcare provider. However, carriers encourage consumers to carefully read your benefit plan or call your carrier to determine what will be covered.

Regarding travel insurance:

Q: Will travel insurance reimburse my hotel and/or airfare if the event I plan to attend is canceled due to coronavirus precautions?

A: You should carefully read your travel insurance policy to determine if pandemics, such as coronavirus, are covered. You may also call the insurance company to figure out what's covered under your policy. Every provider offers different insurance options that can vary depending on what you've selected. You may also be able to upgrade to a more comprehensive plan. Cancel for any reason policies exist, but are usually much more expensive than the standard travel policy.

The Mississippi Insurance Department is happy to assist in answering your questions. For help, call 1-800-562-2957 or email consumer@mid.ms.gov

About the coronavirus (COVID-19)

The coronavirus (COVID-19) outbreak originated in Wuhan, China in December 2019. It has been declared a public health emergency of international concern by the World Health Organization (WHO). The virus has been confirmed in numerous countries around the world, including in the United States. At the time of this writing, no cases have been confirmed in Mississippi but the Mississippi Department of Health is actively testing for the virus.

Coronavirus Transmission

The virus can spread from person to person, mainly through droplets of saliva or mucus carried in the air for up to six feet when an infected person coughs or sneezes. It can also be transferred when shaking hands, sharing a drink with a person who is infected with the virus, or touching a contaminated surface with your hands and then touching your eyes, nose or mouth.

How to Protect Yourself

According to the Centers for Disease Control and Prevention (CDC), there are several precautions you can take to help protect yourself. They include:

• Washing your hands often with soap and water for at least 20 seconds.
• Avoiding touching your eyes, nose, or mouth with unwashed hands.
• Avoiding close contact with people who are sick.
• Staying home if you are sick, except to get medical care.
• Covering your mouth and nose when you cough or sneeze. Throw the tissue away and wash your hands.
• Cleaning and disinfecting objects and surfaces you touch.

The following websites provide useful information about the spread of the virus and what you can do to stay healthy.

Centers for Disease Control Coronavirus 2019

World Health Organization Coronavirus Disease Outbreak

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