

# HealthCare.gov Blog

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## 3 things to know about coronavirus disease and your Marketplace coverage

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[Coronavirus.gov](https://www.cdc.gov/coronavirus) is the source for the latest information about COVID-19 prevention, symptoms, and answers to common questions.

[USA.gov](https://www.usa.gov) has the latest information about what the U.S. Government is doing in response to COVID-19.

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You may be hearing about the coronavirus (officially called 2019-novel coronavirus or COVID-19) in the news. Currently, the rules in your Marketplace health plan for treatment for COVID-19, remain the same as for the treatment of any other viral infection. Check with your health insurance company for their specific benefits and coverage policy. Here are some other things to know about how your Marketplace health plan works when it comes to coronavirus:



### Understanding your coverage

- **Lab and other services:** Individual and small group market issuers are generally required to include laboratory services as a category of Essential Health Benefits. Coverage for a specific diagnostic or laboratory service can vary by plan, so check with your health insurance company about their coverage for lab tests and related services for diagnosis and treatment of COVID-19. Standard cost sharing may apply. This is also true for your health plan's coverage for physician and hospital services related to the diagnosis and treatment of COVID-19.
- **Telehealth:** Telehealth services or home health visits may already be covered by many health insurance companies. You should check with your health insurance company to determine whether these services are covered and what you'll pay.

- **Enrolling in coverage:** If you aren't currently enrolled in coverage, you can see if you qualify for a [Special Enrollment Period](#). As a reminder, federal law and regulations provide protections against [pre-existing condition](#) exclusions in health insurance coverage. If you are eligible, health plans must permit you to enroll regardless of health status, age, gender, or other factors that might predict the use of health services. Marketplace plans can't terminate coverage due to a change in health status, including diagnosis or treatment of COVID-19.

For more information about the Coronavirus, please visit: [coronavirus.gov](https://www.coronavirus.gov)