



Insurance 101 Apr. 11, 2023

Five Things to Know About the End of the COVID Public Health Emergency

By Michael Race

The end of the COVID-19 public health emergency on May 11 will bring some changes to COVID-related coverage. Here's what you need to know to ensure you're getting the most from your healthcare resources.

SHARE



May 11 will mark a milestone in the fight against COVID-19, bringing an official end to the federal public health emergency (PHE) that started in early 2020 when the virus began its deadly spread.

So much about healthcare delivery and health plan benefits has changed since the onset of the COVID pandemic. Many healthcare consumers have found new ways to get needed care more efficiently. COVID also cast a spotlight on the importance of preventive care, specifically how vaccinations are a useful tool in slowing the spread of COVID.

The end of the PHE also will bring some changes to COVID-related coverage or out-of-pocket costs. For instance, the free at-home COVID tests offered by federal health agencies no longer will be available.

Here are five helpful things to know as the PHE ends:

1. Telehealth remains a convenient option – The use of telehealth services surged after the onset of COVID. In the first three months of the pandemic alone [telehealth claims across the nation increased by 766%](#), according to the Journal of the American Medical Association. With many providers and health plans offering remote services and coverage, telehealth has solidified its place as a permanent—and effective—healthcare option in a post-pandemic world. Capital Blue Cross already was at the forefront of the telehealth movement, offering a full range of services pre-pandemic through its VirtualCare app.

VirtualCare, whose use for medical care more than doubled from 2019 to 2022, is notable in that it offers access to mental wellness services – including psychiatrists, psychologists, and counselors – in addition to physicians. These mental wellness resources became particularly important during the pandemic, as many struggled with social isolation, economic hardships, and even the loss of loved ones.

2. An ounce of prevention equals a pound of cure – COVID vaccines and boosters are here to stay. COVID vaccinations will continue to be free for most healthcare consumers with private or government-sponsored insurance who go to in-network providers, while getting a vaccination from an out-of-network provider could result in out-of-pocket charges.

3. COVID testing costs might change – During the pandemic, costs for over-the-counter and lab-based COVID tests were waived by the federal government. When the PHE expires, the cost of a COVID test will depend on your health plan – there could be shared costs, prior authorization requirements, or other factors that impact the cost. The office visit during which a test is conducted may also carry a cost depending on the health plan’s benefits. Until May 11, each U.S. household may get up to [four free at-home tests](#) from the federal government.

4. Know your out-of-pocket costs – For individual healthcare consumers, costs for certain treatments might change depending on the type of coverage you have and whether you seek treatment from a provider in your healthcare network or opt for out-of-network care. It’s always a good idea to know your out-of-pocket costs beforehand and, if you have questions, contact your insurer.

5. Medicaid changes – During the PHE, the standard federal practice of verifying people’s Medicaid eligibility was put on hold, ensuring no one would lose Medicaid coverage during the pandemic. With the PHE ending, those verification rules will be reinstated and more than 15 million Medicaid beneficiaries—including 6.7 million children—are projected to lose coverage as states begin this “redetermination” process.

Those no longer eligible for Medicaid will need to purchase individual coverage or enroll in CHIP, Pennsylvania’s Children’s Health Insurance Program. Either way, Capital Blue Cross is here to help. Capital’s website has information to help people find the coverage they need.

While the pandemic might be over, the risk of contracting COVID remains – and it will continue to bring increased risk to vulnerable populations like the elderly or those with certain chronic medical conditions.

Keeping up on your medical care is one way to help keep COVID at bay. Some basic things to consider:

- Consult with your doctor to ensure you receive your annual physical or any other preventive visits or screenings your doctor recommends.
- Take any prescribed medications as directed. Skipping or scaling back your medications can put you at greater risk of health problems.
- Continue using the same basic hygiene tips advised during the pandemic. Wash your hands, cover your face when you cough or sneeze, stay home when you’re sick. These simple acts can go a long way to prevent the spread of viruses and help keep others healthy.

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