

Coronavirus (COVID-19) and State Farm Health Plans

At State Farm it is our mission to help people manage the risks of everyday life, recover from the unexpected, and realize their dreams. During this challenging time State Farm is committed to providing you with the information you need regarding coverage under your State Farm Health plans.

Additional COVID-19 resources are available on the [Centers for Disease Control and Prevention \(CDC\)](#) website.

Supplemental Health Insurance

Supplemental health insurance, also known as Hospital Income insurance, provides a pre-determined benefit amount for each day of a covered hospital confinement. This policy is intended to help individuals and families with extra costs associated with hospital stays such as extra transportation, lodging or meals. Hospital Income insurance is not major medical insurance and does not provide benefits for expenses incurred for testing, screening, prescription drugs or doctor visits related to COVID-19.

Policies issued in DC and PA only – Your policy may provide coverage for a Medical Emergency, which may include a limited benefit for outpatient treatment of COVID-19.

Medicare Supplement Insurance

Medicare Supplement insurance helps pay some of your share of the healthcare costs, such as deductibles and coinsurance amounts, for Medicare-eligible costs which are not covered by Medicare. Coverage for these costs depends on the Medicare Supplement plan you are enrolled in. Please review your Outline of Coverage and if you have questions contact your State Farm agent.

For information on COVID-19 screening, testing and treatments covered by Medicare, please visit www.medicare.gov.

Hospital Surgical Insurance

While these policies provide coverage for inpatient hospital confinements, there is limited coverage for outpatient expenses. If you are covered by a Hospital Surgical insurance policy, State Farm will temporarily cover provider office, emergency room or urgent care visits for testing and screening related to COVID-19 as well as laboratory testing ordered to diagnose COVID-19. State Farm will temporarily waive co-pays and deductibles related to COVID-19 screening and testing. As citizens are urged to remain at home to combat the spread of COVID-19, State Farm will temporarily cover expenses incurred for testing, screening and physician services completed through telehealth appointments for COVID-19 and other medical needs.

Policies issued in GA, LA, UT, WA only – If your policy has a Participating Hospital Benefits Rider, you may contact First Health for a current list of participating hospitals at 800-226-5116 or www.firsthealth.com.

For additional information, please contact your State Farm agent or the Health Response Center at 866-734-4584.