Prince George's County Health Department

COVID-19 Testing Insurance Billing

Frequently Asked Questions

Why is the Prince George's County Health Department contacting me?
You are receiving a call from a Prince George's County Health Department employee because you were given a free COVID-19 diagnostic test at one of the County's testing sites. The employee is calling to obtain your medical insurance information. This information will only be used to bill your health insurance company to reimburse the County for the cost of your COVID-19 test.

What information do you require from me to bill my insurance?
The information on the front and back of your insurance card is required – ID number, relationship to the insured and the address of the insurance company; the full name of the individual who received the COVID-19 test, their address as listed with the insurance plan, phone number and date of birth.

Does this mean I have to pay for the COVID-19 test?
No. All COVID-19 diagnostic tests remain free in Prince George's County. There are no out-of-pocket costs to you and your health insurance carrier cannot hold you responsible for any deductible or co-pay.

What charges will be submitted to my insurance other than the COVID-19 testing services?
The charges that will be submitted to your insurance will only be those related to the test, i.e., the assessment and swab specimen obtained by the nurse.

What if my insurance does not cover the charges?
Your account will be adjusted to reflect no charge for the services. You will not be responsible for any non-covered services.

How will I know what my insurance covered?
Your insurance company will provide you an explanation of benefits showing exactly what was charged, and what was paid to the Prince George's County Health Department. You will not receive a bill.

What if I don't have health insurance?
Don't worry. Whether you have health insurance or not, the Health Department employee will not ask for any payment information from you. You will not be charged for your COVID-19 test, regardless of your insurance coverage.

How did the Prince George's County Health Department get my personal information to call me?
The Prince George's County Health Department will know you were administered a diagnostic COVID-19 test based on the information you provided to us at the time of your COVID-19 test at one of our testing sites. The employee who calls you will not have access to your test results. The employee only has the demographic information that allows him/her to make the phone call.

Why should I give my health insurance information?
The federal Coronavirus Aid, Relief and Economic Security Act (CARES ACT) passed in April 2020 mandates that insurance companies pay for COVID-19 testing. The CARES ACT ensures that residents who get tested for COVID-19 are not held responsible for any out-of-pocket costs. Residents are not held responsible for any deductible or co-pay.
We need your health insurance information so we can bill your health insurance provider for the cost of your COVID-19 test.

Why are you calling me now for my health insurance information?

From the start of the COVID-19 pandemic in mid-March, the Health Department has worked very hard to get as many residents tested as possible, especially residents who did not have insurance.

Our focus has been on finding and fighting the virus to keep all residents healthy and to save as many lives as possible.

Since the virus will be with us for a while, the Health Department is fighting this pandemic for the long haul and must maintain its ability to provide free COVID-19 testing at no cost to residents. The Health Department does not get COVID-19 tests for free. By obtaining health insurance information from those who have received a test, and billing the insurance company for reimbursement, we are able to ensure that the tests remain at no cost.

What if the cost of the COVID-19 test appears on my health provider's Explanation of Benefits (EOB) statement? Will I have to pay that amount?

No. We will waive any patient responsibility amount on the EOB statement. You can verify this information with your health insurance provider. You will not be held responsible for paying the amount, as mandated by the CARES Act. Insurance carriers cannot hold patients responsible for any deductible or co-pay.

How do I know the phone call is legitimate and not a scam?

The Prince George's County Health Department's phone calls are part of an effort to ensure that county residents continue to receive free COVID-19 testing. We will not use your personal information for any other activity other than contacting your health insurance company. The Health Department is HIPAA compliant. This means we follow the same HIPAA guidance as other medical practices and we meet the federal requirements for the security and privacy of your protected health information.

How can I get more information?

If you have additional questions, feel free to call the Health Department's Billing Department at (301) 883-3328 Monday through Friday from 8 a.m. to 5 p.m. You may also submit your questions via email to: BillingCommunications@co.pg.md.us or Debra Adams, Billing Manager at (301)883-6125.