

Information for Insurers and Providers on Coverage for Mental Health Services for Essential Workers

How will the provider know that a person is an essential worker?

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Insurers should advise their in-network providers that, prior to collecting any cost-sharing, the provider should ask the individual whether they are or were employed as an essential worker at any time during the state of emergency that was declared on March 7, 2020, using the list of essential workers provided in the insurer's notice.

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What is the insurer's responsibility to the insured if a provider improperly collects a deductible, copayment, or coinsurance from an essential worker?

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If an essential worker contacts an insurer indicating that a provider improperly collected a deductible, copayment, or coinsurance from them, the insurer should provide a refund or credit to the insured for the amount collected.