



## **COVID-19 TESTING & TREATMENT RESOURCES FOR UNINSURED FLORIDA RESIDENTS**

### **TESTING RESOURCES:**

**Q: I am uninsured. Where can I get a COVID-19 test even if I have no symptoms?**

A: Anyone over the age of 18, regardless of symptoms, can be tested at a state-supported site. Some testing sites cover all ages. Testing locations are on the Florida Department of Emergency Management's website: <https://floridadisaster.org/covid19/testing-sites/>. Additional sites can be found on the individual county's COVID-19 page. For example, here is the [link](#) for Miami-Dade.

**Q: Is there a charge at the state-supported testing sites?**

A: No. But there can be long lines and a limited number of tests provided each day. You are encouraged to call the local site for information or check their [website](#).

**Q: What if I have symptoms or have been exposed and cannot wait in a line for the test?**

A: The Florida Department of Health advises calling your local County Health Department if you have symptoms or may have been exposed. Also, according to the July 2020 Florida Medicaid Agency [FAQ](#), uninsured individuals who have been determined to need testing outside of a hospital setting can receive a test from their county health department or a Federally Qualified Health Center for free.

### **OUTPATIENT RESOURCES:**

**Q: As someone who is uninsured, where can I get outpatient treatment if I have COVID or symptoms of COVID?**

A: Uninsured individuals can receive treatment at a Federally Qualified Health Center (FQHC) or a local health clinic.

**Q: Where can I find a list of FQHCs (and other clinics treating uninsured individuals)?**

A: A list of FQHCs that treat uninsured individuals is available by zip code [here](#). A list of free clinics in Florida by county is available [here](#) or search for free clinics by zip code [here](#).

**Q: Is there a charge for treatment at FQHCs and other clinics?**

A: Most FQHCs do charge fees based on a sliding scale; other clinic policies vary. You should call ahead to the FQHCs listed [here](#) or clinics listed [here](#) for more information.

**INPATIENT RESOURCES:**

**Q: If I go to a hospital that receives federal funds for treating COVID patients, can the hospital also bill me for my treatment?**

A: If you are uninsured and receive COVID-19-related testing and/or treatment services, your provider may have submitted a claim to the federal government Health Resources & Services Administration (HRSA) for reimbursement of these services. **Providers who participate in and are reimbursed from the HRSA COVID-19 Uninsured Program are not allowed to "balance bill" or charge any type of cost sharing for individuals who do not have health care coverage.** The Terms and Conditions for participating providers can be found [here](#). (see 4th bullet on page 4).

A list of Florida hospitals that received payment can be found [here](#). A list of all of Florida's health care providers (including clinics and individual providers) can be found [here](#). If your provider has questions they can visit the [HRSA COVID-19 Uninsured Program](#).

**Q: Are there any other consumer protections for hospital bills resulting from COVID treatment (or any other condition):**

A: Under the Affordable Care Act's changes to the IRS, nonprofit hospitals are required to establish a financial assistance plan (FAP) for patients who cannot afford the costs of their treatment. Hospitals must provide a link on their website to information regarding their FAP and how patients can apply.

**Q: I believe that my county has a health care program for low-income residents. Will that program cover my hospital bill?**

A: Local policies vary county to county. Some counties have free or reduced cost programs for low-income uninsured county residents that put a cap on the amount very low-income uninsured residents can be charged for inpatient hospital care. For example, Miami-Dade County's public hospital, Jackson Memorial, charges \$100/day for a maximum of \$300 [for hospital inpatient charges](#) for county residents below the federal poverty level. The [Hillsborough County Health Care Plan](#) provides free hospitalization to eligible residents below 138% of the poverty level.

If you cannot access the resources above, please feel free to contact [Florida Health Justice Project](#).