

State Insurance Regulatory COVID-19 Updates

* In recent weeks, state insurance regulators have been issuing emergency regulations, guidance documents, and press releases to assist regulated entities regarding the provision of insurance-related services during the novel coronavirus (COVID-19) outbreak. **The recent updates denoted below in red include:**

- [Alabama](#) issued a set of Frequently Asked Questions offering guidance with respect to coverage under travel insurance policies.
- [Alaska](#) issued a Bulletin providing guidance with respect to coverage of telehealth services.
- [Colorado](#) issued an Emergency Regulation establishing the coverage and cost-sharing requirements for commercial insurers related to claims arising from the testing and treatment of COVID-19.
- [Iowa](#) issued a Bulletin requesting that insurers implementing business contingency plans communicate with the Department.
- [Kansas](#) issued a Bulletin announcing alternative working arrangements, potential delays in processing license applications and approving company filings, and suspension of certain regulatory requirements.
- [New Hampshire](#) issued a set of Frequently Asked Questions offering guidance on managing corporate governance issues and business interruption coverage.
- [New Mexico](#) issued a Bulletin providing guidance with respect to coverage of telehealth services.
- [New York](#) issued a Press Release requiring insurers to waive cost-sharing for in-network telehealth services, regardless of if they are related to COVID-19.
- [Texas](#) issued an Emergency Rule offering guidance with respect to telehealth services.
- [Utah](#) issued a Bulletin requesting that insurers providing coverage to Utah residents take certain measures related to the potential impact of COVID-19.
- [Vermont](#) issued a Bulletin directing insurers to suspend all routine provider audits.
- [West Virginia](#) issued a Bulletin providing guidance on temporary produce license accessibility.

* Many of the states have issued bulletins that contain the following information:

- **Information Access.** Asks insurers to inform insureds of available benefits, quickly respond to insured inquiries, and consider revisions needed to streamline response and benefits for insureds.
- **Testing.** Requests/requires insurers to waive cost-sharing for (1) COVID-19 testing and (2) in-network provider office visits, urgent care center visits, and emergency room visits.
- **Telehealth Delivery of Services.** Reminds insurers to ensure their telehealth programs are robust and will be able to meet increased demand.
- **Network Adequacy and Access to Out-of-Network Services.** Requests insurers to verify their provider networks are adequate to handle a potential increase in the need for health care services and requests insurers that do not have a provider in their networks with the appropriate training/experience to meet the health care needs of insureds make exceptions to provide access to an out-of-network provider at the in-network cost-sharing level.
- **Immunizations.** In the event an immunization becomes available, requests that insurers immediately cover the immunization at no-cost sharing.
- **Access to Prescription Drugs.** Asks insurers to make expedited formulary exceptions in certain circumstances and requests that insurers allow insureds to fill and refill prescription medications for up to a 90-day supply/until the prescription expires.

Not every state has followed this model and some states deviate in important respects (e.g., by specifically addressing surprise billing, ambulance services, etc.). The below survey details the available state resources, the date on which the resources were issued, and a brief summary offering a general overview of the guidance offered. In particular, it focuses on cost-sharing waivers, telehealth services, treatment of out-of-network providers offering in-network services, etc.

* We envision this as an evergreen document that we will aim to update **daily**. If you operate in a state and notice that we have not included the most up-to-date guidance, please let us know.

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State	State Resources	Date Issued	Summary
<i>Alabama</i>	FAQs	<i>03/17/2020</i>	<ul style="list-style-type: none"> • <i><u>Provides</u> guidance with respect to coverage under travel insurance policies.</i>
	Bulletin 2020-02 Press Release	03/13/2020	<p><u>Asks</u> insurers to:</p> <ul style="list-style-type: none"> • Waive any cost-sharing for COVID-19 laboratory tests <u>and</u> the cost-sharing for an in-network provider office visit, in-network urgent care center visit, or an emergency room visit when testing for COVID-19. • Review and ensure their telehealth programs with participating provider are ready to meet any increased demand. • If an insurer does not have a provider in its network with the appropriate training and experience to meet the particular health needs of an insured, make exceptions to provide access to an out-of-network provider at the in-network cost-sharing. • In the event an immunization becomes available, immediately cover the immunization with no cost-sharing for all covered members. • Make expedited formulary exceptions.
<i>Alaska</i>	B20-07	<i>03/17/2020</i>	<ul style="list-style-type: none"> • <i><u>Provides</u> guidance with respect to coverage of telehealth services.</i>
	B20-06	03/16/2020	<ul style="list-style-type: none"> • <u>Extends</u> filing timeframes for rate, form, and advertisement filings.
	FAQs	03/16/2020	<ul style="list-style-type: none"> • <u>Provides</u> guidance with respect to coverage under travel insurance policies.
	B20-03	03/03/2020	<p><u>Expects</u> insurers to:</p> <ul style="list-style-type: none"> • Provide for early refills or replacements of lost or damaged medications and expects this flexibility to continue while the potential for quarantine is high.

State	State Resources	Date Issued	Summary
			<ul style="list-style-type: none"> Allow affected consumers to obtain emergency supplies or refills without applying additional authorization requirements.
	B20-04	03/06/2020	<ul style="list-style-type: none"> Requires insurers to waive any cost-sharing for laboratory diagnostic testing for respiratory syncytial virus, influenza, respiratory panel tests, and COVID-19 offered at in-network <u>or</u> out-of-network providers, facilities, and laboratories. Asks insurers to waive the cost-sharing for an office visit, an urgent care center visit, and an emergency room visit for such testing. Encourages insurers to liberalize telehealth benefits during this period.
Arizona	Press Release	03/13/2020	<ul style="list-style-type: none"> Provides guidance with respect to coverage under travel insurance policies.
	Executive Order 2020-07 Press Release	03/11/2020	<p>Requires all insurers regulated by the state to:</p> <ul style="list-style-type: none"> Cover COVID-19 diagnostic testing from all qualified laboratories without regard to whether the laboratory is in-network. Waive all cost-sharing requirements for consumers related to COVID-19 diagnostic testing. Cover telemedicine visits at a lower cost-sharing point for consumers than the same in-office service to encourage utilization of telemedicine for the duration of the state’s public health emergency.
Arkansas			
California	Bulletin Press Release Screening Letter	03/05/2020	<ul style="list-style-type: none"> Directs insurers providing <u>commercial health insurance</u> to immediately reduce cost-sharing (i.e., co-pays, deductibles, and coinsurance) to zero for medically necessary screening and testing of COVID-19 and associated hospital, emergency department, urgent care, and provider office visits where the purpose of the visit is to be screened and/or tested for COVID-19. Reminds plans that California law requires emergency care without prior authorization (whether it is at an in-network or out-of-network hospital) <u>and</u> that “balance bills” related to the testing of COVID-19 are unlawful.
Colorado	Emergency Regulation	03/17/2020	<ul style="list-style-type: none"> Establishes the coverage and cost-sharing requirements for commercial insurers related to claims arising from the testing and treatment of COVID-19.

State	State Resources	Date Issued	Summary
			<ul style="list-style-type: none"> • <i>Requires insurers to provide coverage for COVID-19-related in-network telehealth services with no cost-share for the covered person.</i> • <i>Requires insurers to cover at least one additional early refill of all necessary prescriptions to ensure that the covered person has access to necessary medications.</i> • <i>Directs insurers to cover cost-sharing for an in-network provider office visit, an in-network urgent care center visit, and an emergency room visit when a covered person is seeking testing for COVID-19.</i>
	Bulletin B-4.104 Consumer Advisory	03/09/2020	<p>Directs insurers to:</p> <ul style="list-style-type: none"> • Provide telehealth services to cover COVID-19 related in-network telehealth services at no cost share (including co-pays, deductibles, and coinsurance that would normally apply to the telehealth visit). • Cover an additional one-time early refill of any necessary prescriptions to ensure people have their necessary medications should they want to limit their close contact with others. • Ensure that coverage is provided for COVID-19 testing without the requirement that consumers pay co-pays, deductibles, or co-insurance.
Connecticut	Bulletin IC-39	03/09/2020	<p>Encourages insurers/health care centers to:</p> <ul style="list-style-type: none"> • Waive any cost-sharing related to COVID-19 laboratory tests. • Waive any cost-sharing related to an in-network provider office visit, urgent care visit, or emergency room visit when the purpose of such a visit is to be tested for COVID-19. • Offer/waive cost-sharing for medical advice and treatment of COVID-19 via telehealth services. • If in-network availability is unreasonable with regards to time and distance, permit enrollees, certificate holders, and insureds to obtain testing and treatment for COVID-19 out-of-network and provide coverage for such testing and treatment the same as on an in-network basis. • Authorize payment to pharmacies for a 90-day supply of maintenance prescription medications for individuals. • Extend time limits for providers, enrollees, certificate holders, and insureds to submit claims for the testing or treatment of COVID-19.
	Press Release	03/10/2020	<ul style="list-style-type: none"> • Announces that Connecticut regulators are working with insurers to cover COVID-19 testing and to assure access to maintenance prescription drug medications.

State	State Resources	Date Issued	Summary
	Press Release Notice	03/11/2020	<ul style="list-style-type: none"> • Instructs travel insurers to accommodate travel cancellation requests under the terms of travel insurance policies “taking into account the seriousness of the circumstances.”
Delaware	Bulletin No. 115 Press Release	03/09/2020	<ul style="list-style-type: none"> • Reminds insurers that COVID-19 laboratory tests are an essential health benefit that must be covered under individual and small group comprehensive health insurance policies and contracts. • Directs insurers to ensure that their telehealth and telemedicine programs are robust enough to meet a potential new high demand. • Expects insurers to provide for early refills or replacements of lost or damaged medications and expects this flexibility to continue when the potential for quarantine is high. • Reminds insurers that the Delaware Patient Bill of Rights contains prohibitions against balance billing. • Encourages insurers to ensure that out-of-pocket costs are not a barrier to people seeking testing for and treatment of COVID-19 by covering diagnostic testing and waiving patient cost sharing (i.e., deductibles, co-pays, and coinsurance), including for in-person and telemedicine visits.
D.C.			
Florida	CFO Statement on Travel Insurance CFO Letter to Travel Insurance Agents and Insurers	03/16/2020	<ul style="list-style-type: none"> • Provides guidance with respect to coverage under travel insurance policies.
	OIR-20-03M	03/16/2020	<ul style="list-style-type: none"> • Directs companies regulated by the Office of Insurance Regulation (OIR) to review and update their Business Continuity Plans and/or Continuity of Operation Plans. • Requires insurers or other entities that activate their Business Continuity and/or Continuity of Operations Plan in response to COVID-19 to notify OIR within the same day.
	OIR-20-01M Executive Order 20-51	03/06/2020	<ul style="list-style-type: none"> • Directs insurers to consider all practicable options to reduce the barriers of cost-sharing for testing and treatment of COVID-19 during the public health emergency. • Reminds insurers of the state’s balance billing protections (i.e., emergency services for an emergency medical condition must be covered at the in-network level regardless of which provider performs the services, etc.).

State	State Resources	Date Issued	Summary
	OIR Informational Memorandum 20-02M	03/10/2020	<ul style="list-style-type: none"> • Reminds all insurers, HMOs, and other health entities comply with Florida laws which allow for early prescription refills in the event of a state of emergency.
Georgia	Directive 20-EX-4 Press Release	03/17/2020	<ul style="list-style-type: none"> • Asks labs providing COVID-19 testing to be mindful of what they charge and requests that insurers reimburse those labs at an in-network rate.
	Directive 20-EX-3 Press Release	03/09/2020	<p>Asks insurers to take the following immediate measures related to the potential impact of COVID-19:</p> <ul style="list-style-type: none"> • Consider options to reduce potential barriers of cost-sharing for testing and treatment of COVID-19 during the outbreak/waive any cost-sharing for COVID-19 laboratory tests. • Waive cost-sharing for an in-network provider office visit, an in-network urgent care center visit, and an emergency room visit when testing for COVID-19. • Ensure that their telehealth programs will be able to meet increased demand. • In the event a vaccine becomes available, cover the immunization with no cost-sharing for all covered members. • Make expedited formulary exceptions.
Hawaii	Consumer Alert	03/12/2020	<ul style="list-style-type: none"> • Warns consumers against price gouging and scams. • Provides guidance with respect to coverage under travel insurance policies.
Idaho	Press Release	03/09/2020	<ul style="list-style-type: none"> • Notes that insurers are voluntarily waiving cost-sharing for COVID-19 testing. • Requests that, if a case ends up out-of-network, providers refrain from balance billing.
Illinois	Company Bulletin 2020-02	03/02/2020	<ul style="list-style-type: none"> • Notes that the CDC and the Illinois Department of Public Health have agreed to bear the cost of the lab test for the presence of COVID-19 (however, clarifies that it is possible that hospitals will still charge their own fees for collecting the specimens). • Reminds insurers of the state’s balance billing provisions (i.e., requires insurers to impose no greater cost-sharing on an enrollee than their coverage provides at the in-network level when the enrollee receives care from certain specialists at participating network hospitals or ambulatory surgical centers, even if the specialists themselves are not participating providers; requires coverage of emergency services for an emergency medical condition at the in-network level regardless of which provider performs the services).

State	State Resources	Date Issued	Summary
			<ul style="list-style-type: none"> • Encourages insurers to consider all feasible and prudent options to reduce the barriers of cost-sharing for testing and treatment of COVID-19 during the outbreak. • Encourages insurers to cover enrollees for prescription drug refills even when the enrollee has not yet reached their scheduled refill date, provided the prescription itself would remain valid beyond the refill date. • Requires travel insurance—absent an applicable exception—to presumptively cover such risks related to COVID-19.
Indiana	FAQs	03/17/2020	<ul style="list-style-type: none"> • Notes that most of the major insurers have committed to waive cost-sharing for COVID-19 testing.
Iowa	Bulletin 20-03	<i>03/17/2020</i>	<ul style="list-style-type: none"> • <i>Requests that while insurers implement business contingency plans that they reach out to the Department for any assistance needed.</i>
	FAQs	03/13/2020	<ul style="list-style-type: none"> • Notes that four of the major health insurance carriers have committed to waive cost-sharing and copayments for COVID-19 testing. • Provides guidance with respect to coverage under travel insurance policies.
Kansas	Bulletin 2020-01 Press Release	<i>03/17/2020</i>	<ul style="list-style-type: none"> • <i>Announces alternative working arrangements, potential delays in processing license applications and approving company filings, and suspension of certain regulatory requirements.</i> • <i>Does not suspend statutes that require insurers to pay claims promptly.</i>
	Press Release	03/13/2020	<ul style="list-style-type: none"> • Notes that all major medical insurance carriers have committed to waiving the cost sharing for COVID-19 testing and that the state will not mandate waiving costs.
Kentucky	Press Release	03/16/2020	<ul style="list-style-type: none"> • Announces that the Department of Insurance will be extending the time requirements for completion and submission of continuing education hours for March and April licensees.

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	Executive Order 2020-220	03/09/2020	<p>Requires insurers to:</p> <ul style="list-style-type: none"> Waive all cost-sharing (i.e., copayments, coinsurance, and deductibles) for screening and testing for COVID-19, including hospital, emergency department, urgent care, provider office visits, lab testing, telehealth, and any immunizations that are made available. When prescription drug coverage exists, allow insured individuals to obtain refills of their prescriptions even if the prescription was recently filled, consistent with approval from patients' health care providers and/or pharmacists.
Louisiana			
Maine	Bulletin 442	03/12/2020	<ul style="list-style-type: none"> Directs insurers to make all screening and testing services available with no deductible, copayment, or other cost sharing of any kind. Clarifies that the only situation in which insurers will be permitted to impose out-of-network charges is when the enrollee was offered the service in-network without additional delay but chose instead to visit an out-of-network provider or be tested by an out-of-network laboratory. If/when an immunization becomes available, requires insurers to immediately cover the cost of the vaccine and all associated costs of administration without cost-sharing. Reminds insurers of Maine's balance billing protections (i.e., requires coverage of emergency services with network-level cost-sharing regardless of the status of the emergency provider). Requires carriers to allow enrollees to obtain one-time refills of their prescription medications before the scheduled refill date. Provides guidance with respect to coverage under travel insurance policies.
Maryland	Press Release	03/16/2020	<ul style="list-style-type: none"> Notes that the department is primarily focused on protecting costumers from unfair treatment by insurers during the COVID-19 pandemic.
	Bulletin 20-07	03/13/2020	<ul style="list-style-type: none"> Notes that the CMS has developed a HCPCS code that can be used by laboratories to bill for certain COVID-19 tests.
	Press Release	03/12/2020	<ul style="list-style-type: none"> Offers an overview of IRS guidance governing the waiving of cost-sharing arrangements by high-deductible health plans in response to COVID-19.

State	State Resources	Date Issued	Summary
	Bulletin 20-06 Emergency Regulation 31.01.02 FAQs	03/10/2020	<ul style="list-style-type: none"> • Requires insurers to waive any cost-sharing (i.e., co-payments, coinsurance, and deductibles): <ul style="list-style-type: none"> – For any visit to diagnose or test for COVID-19 regardless of the setting of the testing. – For laboratory fees to diagnose or test for COVID-19. – For vaccination for COVID-19, when a vaccine becomes available. • Requires insurers to evaluate requests to use an out of network provider to perform diagnostic testing of COVID-19 solely on the basis of whether the use of the out-of-network provider is medically necessary or appropriate. • Requires insurers to consider an adverse decision on a request for coverage of diagnostic services for COVID-19 an emergency case for which an expedited grievance procedure is required under Maryland law.
Massachusetts	Bulletin 2020-04 Press Release	03/16/2020	<ul style="list-style-type: none"> • Provides guidance with respect to coverage of telehealth services.
	Bulletin 2020-03	03/12/2020	<ul style="list-style-type: none"> • Notes that for a limited-time there is a special enrollment period for qualified individuals who are currently without insurance to enroll in health coverage.
	Press Release	03/11/2020	<ul style="list-style-type: none"> • Provides guidance with respect to coverage under travel insurance policies.
	Bulletin 2020-02	03/06/2020	<p>Expects insurers to:</p> <ul style="list-style-type: none"> • Promote telehealth options, including removal of applicable cost-sharing for such services; enabling covered members to seek screening, evaluation, diagnosis, and/or treatment for COVID-19 to reduce the need for patients to come to medical offices. • Relax out-of-network requirements and procedures when access to urgent testing or treatment is unavailable from in-network providers. • Forego any cost-sharing (i.e., copayments, deductibles, or coinsurance) for medically necessary COVID-19 testing, counseling, vaccinations, and treatment at in-network doctors’ offices, urgent care centers, or emergency rooms <u>and</u> out-of-network doctors’ offices, urgent care centers, or emergency rooms when access to urgent testing or treatment is unavailable from in-network providers.
Michigan	Press Release	03/12/2020	

State	State Resources	Date Issued	Summary
			<ul style="list-style-type: none"> • Announces expanded access to telemedicine by immediately allowing Medicaid beneficiaries to receive services in their home to combat COVID-19. • Notes that the major insurers in the state will cover the use of virtual care/telemedicine and waive cost-sharing for COVID-19 testing.
Minnesota	Letter	03/13/2020	<ul style="list-style-type: none"> • Requests that health carriers eliminate all cost-sharing for COVID-19 testing, including costs associated with an office visit or urgent care visit to be tested. • Strongly encourages health plans to limit or eliminate cost sharing for all forms of treatment for COVID-19 for in-network providers. • Asks that should in-network providers be unavailable to provide services that health carriers make allowances for out of network care. • Requests that health carriers should take any necessary steps to expand the availability of telemedicine services for their enrollees. • Request that health carriers provide a one-time refill of covered prescription medications prior to the expiration of the waiting period between refills.
	Press Release	03/13/2020	<ul style="list-style-type: none"> • Provides guidance with respect to coverage under travel insurance policies.
Mississippi	Bulletin 2020-01	03/16/2020	<ul style="list-style-type: none"> • Directs insurers to adopt procedures that will encourage their policyholders to use telemedicine for non-emergency medical care. • Notes that insurers should be aware that physician licensing requirements for telemedicine have been waived by the Board of Medical Licensures
	FAQs	03/09/2020	<ul style="list-style-type: none"> • Notes that the major insurers in the state are waiving the cost of medically-necessary COVID-19 testing when ordered by a licensed, authorized health care provider. • Provides guidance with respect to coverage under travel insurance policies.
Missouri	Bulletin 20-04	03/04/2020	<ul style="list-style-type: none"> • Provides guidance to insurers regarding managing corporate governance issues and filing deadlines.

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	Bulletin 20-03	03/03/2020	<p>Asks insurers providing coverage in the state to take the following immediate measures:</p> <ul style="list-style-type: none"> • Waive any cost-sharing for COVID-19 laboratory tests. • Waive the cost-sharing for an in-network provider office visit, an in-network urgent care center visit, and an emergency room visit when testing for COVID-19. • If an insurer does not have a provider in its network with the appropriate training and experience to meet the particular health care needs of an insured, make exceptions to provide access to an out-of-network provider at the in-network cost-sharing. • At the time a vaccine becomes available, immediately cover the immunization at no cost-sharing for all covered members. • Where appropriate, make expedited formulary exceptions.
Montana	Press Release	03/11/2020	<ul style="list-style-type: none"> • Notes that the four major insurers in the state are voluntarily waiving customer costs (e.g., copays and deductibles) for COVID-19 testing.
Nebraska	Consumer Alert	03/13/2020	<ul style="list-style-type: none"> • Provides guidance with respect to coverage under travel insurance policies.
	Consumer Alert	03/11/2020	<ul style="list-style-type: none"> • Offers updates from insurers operating in the state regarding their policies addressing COVID-19.
Nevada	Emergency Regulation Press Release Consumer Alert Press Release FAQs	03/05/2020	<ul style="list-style-type: none"> • Prohibits insurers from: <ul style="list-style-type: none"> – Imposing an out-of-pocket cost for a provider office, urgent care center, or emergency room visit when the purpose of the visit is to be tested for COVID-19. – Imposing an out-of-pocket cost for COVID-19 testing. • Requires insurers to cover the costs of a COVID-19 immunization as one becomes available. • Requires insurers to provide coverage for off-formulary prescription drugs if there is not a formulary drug available.

State	State Resources	Date Issued	Summary
<i>New Hampshire</i>	FAQs	<i>03/17/2020</i>	<ul style="list-style-type: none"> • <i>Provides guidance to insurers regarding managing corporate governance issues and business interruption coverage.</i>
	Press Release FAQs	03/10/2020	<ul style="list-style-type: none"> • Requires insurers to provide coverage, prior to application of any deductible and without cost-sharing, for the initial provider visit and test for their members who meet the CDC criteria for testing, as determined by the provider. • Reminds insurers that they may not deny coverage, including mental health services provided to a quarantined individual, simply because it was provided through telemedicine. • Directs insurers to take steps to ensure that members have continuous access to prescription medication by allowing one-time refills of covered prescriptions prior to the expiration of the waiting period between refills.
New Jersey	Bulletin No. 20-03	03/10/2020	<ul style="list-style-type: none"> • Advises insurers to: <ul style="list-style-type: none"> – Refrain from imposing cost-sharing for any emergency room visit at an in-network or out-of-network hospital, any in-network office visit, or any in-network urgent care center visit when the purpose of the visit is to be tested for COVID-19. – Waive any cost-sharing for medically necessary COVID-19 laboratory tests provided by in-network or out-of-network laboratories. • Requires insurers to develop robust telehealth programs with their participating providers. • If a vaccine becomes available, encourages insurers to cover the cost of immunization at no cost-sharing. • Encourages insurers to provide coverage for prescription drugs to treat COVID-19 at a preferred level of cost-sharing to ensure that all available medically necessary drugs are available. • Reminds insurers of the state’s balance billing protections (e.g., coverage for emergency services in hospital facilities is required at the in-network cost-sharing level even if the hospital is out-of-network or overseas).
<i>New Mexico</i>	Bulletin 2020-005	<i>03/17/2020</i>	<ul style="list-style-type: none"> • <i>Provides guidance with respect to coverage of telehealth services.</i>
	Press Release	03/13/2020	<ul style="list-style-type: none"> • Prohibits insurers from imposing cost-sharing (e.g., copays, coinsurance and deductibles) for testing and health care services related to COVID-19, including coverage of pneumonia, influenza, or any disease or condition that is the subject of a public health emergency.

State	State Resources	Date Issued	Summary
			<ul style="list-style-type: none"> • Requires limited benefit plans to provide notice to their members that their plans do not provide comprehensive medical coverage and to give members information on where they should go to check on their eligibility to apply for and obtain such coverage. • Guarantees free COVID-19 testing and treatment for residents of the state.
	Bulletin 2020-004	03/06/2020	<ul style="list-style-type: none"> • Urges insurers to ensure that insureds who may be in a COVID-19 waiting period of self-isolation can obtain a one-time refill of their covered prescription medications prior to expiration of the normal refill waiting period. • Encourages insurers to “implement solutions so that out-of-pocket costs are not a barrier to people seeking testing for, and treatment of, COVID-19.”
<i>New York</i>	Press Release	<i>03/17/2020</i>	<ul style="list-style-type: none"> • Requires insurers to waive cost-sharing (e.g., deductibles, copayments, or coinsurance) for in-network telehealth visits regardless of if they are related to COVID-19.
	Press Release	03/16/2020	<ul style="list-style-type: none"> • Creates a Special Enrollment Period available to New Yorkers during which eligible individuals will be able to enroll in insurance coverage directly through insurers between <u>March 16, 2020 and April 15, 2020.</u>
	Press Release	03/13/2020	<ul style="list-style-type: none"> • Prohibits health insurers from imposing cost-sharing on emergency room visits, in-network outpatient provider office visits, in-network urgent care center visits, in-network telehealth visits, and in-network laboratory tests when the purpose of the visit or test is to diagnose COVID-19.
	Insurance Circular Letter No. 5	03/10/2020	<ul style="list-style-type: none"> • Requests assurance that all regulated entities (1) have preparedness plans to address the operational risk posed by COVID-19 <u>and</u> (2) are identifying, monitoring, and managing the financial risk associated with COVID-19.
	Insurance Circular Letter No. 4	03/06/2020	<ul style="list-style-type: none"> • Clarifies the Department of Financial Services’ position on (1) Cancel for Any Reason benefits in the travel context <u>and</u> (2) potential coverage for COVID-19 under travel insurance policies.

State	State Resources	Date Issued	Summary
	Insurance Circular Letter No. 3 Press Release	03/03/2020	<ul style="list-style-type: none"> • Advises insurers that they should waive any cost sharing for: <ul style="list-style-type: none"> – COVID-19 laboratory tests so that cost does not serve as a barrier to access. – An in-network provider office visit and an in-network urgent care center visit when testing for COVID-19. – An emergency room visit when testing for COVID-19. • Reminds insurers of the state’s balance billing protections (e.g., if in-network providers are unable to conduct testing for COVID-19, insurers must cover testing out-of-network) and obligations related to access to prescription drugs. • Directs insurers to ensure that their telehealth programs are robust and will be able to meet any increased demand. • In the event an immunization becomes available for COVID-19, requires insurers to cover the immunization at no cost-sharing. • Notes that that Superintendent of the Department of Financial Services will promulgate an emergency regulation to ensure that insurers do <u>not</u> impose cost-sharing for COVID-19.
North Carolina	Bulletin No. 20-B-05 Press Release	03/12/2020	<ul style="list-style-type: none"> • Reminds insurers to ensure their telehealth programs are robust and will be able to meet any increased demand. • Reminds insurers that they are not permitted to penalize an insured/subject an insured to the out-of-network benefit levels, unless contracting providers able to meet the needs of the insured are reasonably available to the insured without unreasonable delay. • Requests insurers cover medically necessary diagnostic tests that are consistent with CDC guidelines related to COVID-19 at no cost to the insured. • Requests that insurers make expedited formulary exceptions.
	Bulletin No. 20-B-04	03/10/2020	<ul style="list-style-type: none"> • Following declaration of a state of emergency, authorizes extra prescriptions for requests made within 29 days of issuance of the bulletin.
North Dakota	Bulletin 2020-1 Press Release	03/11/2020	<p>Asks insurers to take the following immediate measures related to the potential impact of COVID-19:</p> <ul style="list-style-type: none"> • Waive any cost-sharing (i.e., co-pays, deductibles, and co-insurance) for CDC-recommended laboratory testing of COVID-19. • Waive cost-sharing for an in-network provider office visit, urgent care center visit, or emergency room visit when testing for COVID-19 (note, permits waiving cost-sharing on a retrospective case-by-case basis upon confirmation of a COVID-19 diagnosis).

State	State Resources	Date Issued	Summary
			<ul style="list-style-type: none"> Review and ensure their telehealth programs with participating providers are robust and will be able to meet any increased demand. In the event an immunization becomes available, immediately cover the immunization at no cost-sharing for all covered members. Make expedited formulary exceptions. Prevent surprise medical bills (i.e., <u>encourages</u> providers to use the insured’s in-network laboratory facilities and <u>requests</u> out-of-network providers/facilities to accept the highest of the insurer’s in-network reimbursement as full and final payment). Unless a travel insurance policy contains an exception applicable to COVID-19, note that a policy of travel insurance that covers the risks sickness, accident, or death incident to travel presumptively must cover such risks relating to COVID-19.
Ohio	Bulletin 2020-02 FAQs	03/11/2020	<ul style="list-style-type: none"> Reminds insurers that, in certain instances, if the insurer does not have providers in its network to meet the testing/care needs associated with COVID-19, the insurer must provide access to out-of-network providers at in-network rates <u>and</u> emergency services must be covered at the same cost-sharing level as if provided in-network. Encourages insurers to implement early adoption of an Ohio law that would prohibit insurers from excluding coverage for a service that is otherwise covered under the plan solely because it is delivered as a telemedicine service. Requires insurers to provide access to a standard and expedited formulary exceptions process for non-formulary prescription drugs <u>and</u> <u>encourages</u> insurers to allow insureds to access prescription drug supplies beyond the typical limit even if the scheduled refill date has not yet been reached. Clarifies that unless a specific exclusion applies to COVID-19, a travel insurance policy that covers sickness, accident, disability, or death occurring during travel must cover such risks related to COVID-19.
Oklahoma	Press Release	03/10/2020	<ul style="list-style-type: none"> Affirms that the major insurers have agreed that COVID-19 tests will be covered at no cost to patients, telemedicine related to the outbreak will be covered, and no surprise billing will occur in connection with COVID-19.
	Press Release	03/10/2020	<ul style="list-style-type: none"> Provides guidance with respect to coverage under travel insurance policies.

State	State Resources	Date Issued	Summary
Oregon	FAQs	03/05/2020	<ul style="list-style-type: none"> • <u>Details</u> the contours of an agreement reached between the state and several insurers to waive cost-sharing payments (i.e., co-payments, co-insurance, and deductibles) for their customers who need COVID-19 testing. • <u>Addresses</u> several other frequently asked questions (e.g., what if a consumer has Medicare insurance coverage, what to do about prescriptions, will insurance cover a consumer’s hospital stay if admitted for COVID-19, etc.). • <u>Provides</u> guidance with respect to coverage under travel insurance policies.
Pennsylvania	Notice 2020-03	03/10/2020	<ul style="list-style-type: none"> • <u>Urges</u> insurers to waive any cost-sharing for COVID-19 laboratory tests <u>and</u> waive the cost-sharing for in-network provider office visits, in-network urgent care center visits, and emergency care services when testing for COVID-19. • <u>Urges</u> insurers to assist insureds in accessing in-network or publicly-funded health services to avoid balance billing or surprise bills (where out-of-network services are provided, <u>expects</u> that insurers and providers will work together to avoid imposing costs on insureds). • <u>Encourages</u> insurers to review their telehealth service provider arrangements, provide coverage costs related to telehealth services, and prepare to meet increased demand. • <u>Asks</u> insurers to make expedited formulary exceptions. • <u>Encourages</u> insurers to coordinate closely with the businesses they administer on behalf of employers who self-fund their health benefits to ensure consistency in access across all forms of coverage.
	FAQs Press Release Press Release	03/09/2020	<ul style="list-style-type: none"> • <u>Explains</u> that all major medical, ACA-compliant plans should cover medically appropriate COVID-19 diagnostic testing and associated treatment. • <u>Notes</u> that the CDC and Pennsylvania Department of Health are currently performing tests without charge for COVID-19. • <u>Reminds</u> insurers to cover emergency services for an emergency medical condition at in-network levels.
Rhode Island			
South Carolina	Press Release	03/12/2020	<ul style="list-style-type: none"> • <u>Identifies</u> which insurers in the state are covering testing and screening services when ordered by a licensed health care provider.
South Dakota			

State	State Resources	Date Issued	Summary
Tennessee	Bulletin 20-02 Press Release	03/09/2020	<p>Requests insurers providing coverage in the state to take the following immediate measures:</p> <ul style="list-style-type: none"> • Waive any cost-sharing so that cost-sharing does not serve as a barrier to access. • Waive the cost-sharing for an in-network provider office visit, an in-network urgent care center visit, and an emergency room visit associated with the administration of a test for COVID-19. • In the event an immunization becomes available for COVID-19, immediately cover the immunization at no cost-sharing for all covered members. • Make expedited formulary exceptions. • If an insurer does not have a provider in its network with the appropriate training and experience to meet the particular health care needs of the insured, make exceptions to provide access to an out-of-network provider at the in-network cost sharing.
Texas	Emergency Rule Press Release	03/18/2020	<ul style="list-style-type: none"> • Provides guidance with respect to coverage of telehealth services.
	FAQs Notice	03/06/2020	<ul style="list-style-type: none"> • Notes that the majority of the insurers and HMOs in the state are waiving consumer costs for medically-necessary testing for COVID-19 and some are offering telemedicine at no cost. • Provides guidance with respect to coverage under travel insurance policies.
	Bulletin B-0005-20 Press Release	03/11/2020	<p>Strongly encourages insurers to waive consumer costs for testing, including:</p> <ul style="list-style-type: none"> • Waive copayments, coinsurance, and deductibles for COVID-19 testing that is consistent with guidance issued by the CDC. • Waive consumer cost-sharing and facilitate expanded use of telemedicine. • Cover necessary medical equipment, supplies, and services. • Authorize payment to pharmacies for up to a 90-day supply of any prescription medication for individuals, regardless of when the prescription was filled.
Utah	Bulletin 2020-1	03/17/2020	<ul style="list-style-type: none"> • Asks insurers to review and ensure their telehealth provider network is robust and can meet the increased demand. • Encourages insurers to allow insureds to obtain one-time refills of prescription medication before a scheduled refill date. • Requests that insurers accept out-of-network providers and facilities and hold harmless insureds who receive surprise bills for health care services related to testing and treatment of COVID-19.

State	State Resources	Date Issued	Summary
	FAQs	03/11/2020	<ul style="list-style-type: none"> • Clarifies which insurers in the state are covering needed diagnostic testing when ordered by a physician.
<i>Vermont</i>	Bulletin No. 211	<i>03/18/2020</i>	<ul style="list-style-type: none"> • <i>Directs</i> insurers to <i>suspend all routine provider audits.</i>
	Bulletin No. 210 Press Release	03/17/2020	<ul style="list-style-type: none"> • Offers guidance to insurers on coverage of prescription drugs.
	Bulletin No. 209	03/06/2020	<ul style="list-style-type: none"> • Directs insurers to cover any medically necessary COVID-19 testing performed by the CDC, the Vermont Department of Health, or a laboratory approved thereby, with no co-payments, coinsurance, or deductible requirements for members • Directs insurers to waive cost-sharing for in-network provider office visits, urgent care visits, and emergency services visits to test for COVID-19. • Clarifies that if there are no in-network providers, out-of-network providers must be covered under Vermont law for testing.
Virginia	Press Release	03/11/2020	<ul style="list-style-type: none"> • Notes that most major health care insurers have waived all costs associate with testing and emergency treatment for COVID-19.
Washington	Press Release	03/11/2020	<ul style="list-style-type: none"> • Requests that labs be mindful of what they charge in relation to COVID-19 testing.
	Emergency Order No. 20-01 Press Release FAQs Blog	03/05/2020	<p>Orders all insurers offering coverage in the state during from March 5, 2020 – May 4, 2020 to:</p> <ul style="list-style-type: none"> • Cover, prior to application of any deductible and with no cost-sharing, the provider visit and FDA-authorized COVID-19 testing for enrollees who meet the CDC criteria for testing. • Allow enrollees to obtain a one-time refill of their covered prescription medications prior to the expiration of the waiting period between refills so that enrollees can maintain an adequate supply of necessary medication. • Ensure compliance with the state’s balance billing protections.

State	State Resources	Date Issued	Summary
	Blog	02/21/2020	<ul style="list-style-type: none"> • <u>Provides</u> guidance with respect to coverage under travel insurance policies.
<i>West Virginia</i>	Bulletin No. 20-06	<i>03/17/2020</i>	<ul style="list-style-type: none"> • <u>Provides guidance on temporary producer license accessibility.</u>
	Emergency Order	03/13/2020	<ul style="list-style-type: none"> • <u>Declares</u> an insurance emergency in West Virginia and <u>suspends</u> normal time frames for claim handling and settlement. • <u>Orders</u> that insurers and other regulated entities continue to adjust claims as expeditiously as possible during this insurance emergency and utilize all possible methods of adjusting claims remotely, all the while striving to meet normal time frames for the adjustment and resolution of claims whenever possible.
	Bulletin No. 20-05	03/13/2020	<ul style="list-style-type: none"> • <u>Requires</u> insurers to cover an additional one-time early refill of any necessary prescriptions to ensure individuals have access to their necessary medications. • <u>Allows</u> insurers to make formulary exceptions.
	Bulletin No. 20-04	03/13/2020	<ul style="list-style-type: none"> • <u>Requests</u> assurance that all insurers having continuity of operations and preparedness plans to address any operational risks <u>and</u> that they are identifying, monitoring, and managing the financial risk posed by COVID-19.
	Bulletin No. 20-03	03/13/2020	<ul style="list-style-type: none"> • <u>Requests</u> that insurers immediately review their telehealth or telemedicine services.
	Bulletin No. 20-01	03/09/2020	<p><u>Asks</u> insurers to take the following immediate measures:</p> <ul style="list-style-type: none"> • Waive any cost-sharing for COVID-19 laboratory tests <u>and</u> waive cost-sharing for an in-network provider office visit, in-network urgent care center visit, and emergency room visit when testing for COVID-19. • Review and ensure their telehealth programs with participating providers are robust and will be able to meet any increased demand. • In the event an immunization becomes available, cover the immunization at no cost-sharing for all covered members. • Make expedited formulary exceptions.

State	State Resources	Date Issued	Summary
			<ul style="list-style-type: none"> Prevent balance bills (i.e., if an insurer does not have a health care provider in its network with the appropriate training and experience to meet the particular health care needs of an insured, make exceptions to provide access to out-of-network providers at in-network cost-sharing).
Wisconsin	Bulletin Press Release	03/15/2020	<ul style="list-style-type: none"> Provides guidance to insurers regarding managing corporate governance issues and filing deadlines.
	Bulletin Press Release	03/06/2020	<p>Requests insurers to take the following immediate measures:</p> <ul style="list-style-type: none"> Waive any cost-sharing for COVID-19 laboratory and radiology testing <u>and</u> waive cost-sharing for a provider office visit, urgent care center visit, and emergency room visit when the basis for the visit is related to testing for COVID-19. Review and ensure their telehealth programs with participating providers are robust and will be able to meet any increased demand. In the event an immunization becomes available, immediately cover the immunization at no cost-sharing for all covered members. Make expedited formulary exceptions. Be flexible on prescription drug supply limitations and early refill limitations (i.e., allow insureds to fill and refill prescription medications for up to a 90-day supply or until the prescription expires). Prevent balance bills (i.e., if an insurer does not have a health care provider in its network with the appropriate training and experience to meet the particular health care needs of an insured, make exceptions to provide access to out-of-network providers at in-network cost-sharing).
Wyoming	Bulletin 20-01	03/11/2020	<ul style="list-style-type: none"> Advises insurers to waive any cost-sharing for laboratory diagnostic testing for respiratory syncytial virus, influenza, respiratory panel test, and COVID-19. Asks insurers to waive thee cost-sharing for an office visit, urgent care center visit, or emergency room visit (note, this waiver is applicable to in-network and out-of-network providers, facilities, and laboratories). Encourages insurers to use telehealth services instead of in-person health care services <u>and</u> liberalize telehealth benefits.