

State Insurance Regulatory COVID-19 Updates

State	State Resources	Date Issued	Summary
Alabama			
Alaska	B20-03	03/03/2020	<p>Expects 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. • 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 (RSV), 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			
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	Bulletin 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

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			<p>telehealth visit).</p> <ul style="list-style-type: none"> • 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.
<i>Connecticut</i>	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	Announces that Connecticut regulators are working with insurers to cover COVID-19 testing and to assure access to maintenance prescription drug medications.
	Press Release Notice	<i>03/11/2020</i>	<i>Instructs travel insurers to accommodate travel cancellation requests under the terms of travel insurance policies “taking into account the seriousness of the circumstances.”</i>
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.

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			<ul style="list-style-type: none"> • 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	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.).
Georgia	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			
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

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			<p>regardless of which provider performs the services).</p> <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			
Iowa			
Kansas			
Kentucky	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			
Maryland	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 2020-02	03/06/2020	Expects insurers to:

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			<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			
Minnesota			
Mississippi	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 20-03	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	<i>Notes that the four major insurers in the state are voluntarily waiving customer costs (e.g., copays and deductibles) for COVID-19 testing.</i>
Nebraska	Consumer Alert	03/11/2020	<i>Offers updates from insurers operating in the state regarding their policies addressing COVID-19.</i>

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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.
New Hampshire	Press Release	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).
New Mexico	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-

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			<p>isolation can obtain a one-time refill of their covered prescription medications prior to expiration of the normal refill waiting period.</p> <ul style="list-style-type: none"> • 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.”
New York	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.
	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-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.
<i>North Dakota</i>	Bulletin 2020-1 Press Release	<i>03/11/2020</i>	<i>Asks insurers to take the following immediate measures related to the potential impact of COVID-</i>

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			<p>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, <u>permits</u> waiving cost-sharing on a retrospective case-by-case basis upon confirmation of a COVID-19 diagnosis). • 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	03/11/2020	<ul style="list-style-type: none"> • <u>Reminds</u> 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. • <u>Encourages</u> 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. • <u>Requires</u> 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. • <u>Clarifies</u> 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"> • <u>Affirms</u> 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

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			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.
Oregon	FAQs	03/05/2020	<ul style="list-style-type: none"> • Details 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. • Addresses 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.). • Provides guidance with respect to coverage under travel insurance policies.
Pennsylvania	FAQs	03/09/2020	<ul style="list-style-type: none"> • Explains that all major medical, ACA-compliant plans should cover medically appropriate COVID-19 diagnostic testing and associated treatment and notes that the CDC and Pennsylvania Department of Health are currently performing tests without charge for COVID-19. • Reminds insurers to cover emergency services for an emergency medical condition at in-network levels.
Rhode Island			
South Carolina			
South Dakota			
Tennessee	Bulletin 20-02	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	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

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			<p>medically-necessary testing for COVID-19 <u>and</u> some are offering telemedicine at no cost.</p> <ul style="list-style-type: none"> • Provides guidance with respect to coverage under travel insurance policies.
	Bulletin B-0005-20	03/11/2020	<p><i>Strongly encourages</i> insurers to waive consumer costs for testing, including:</p> <ul style="list-style-type: none"> • <i>Waive copayments, coinsurance, and deductibles for COVID-19 testing that is consistent with guidance issued by the CDC.</i> • <i>Waive consumer cost-sharing and facilitate expanded use of telemedicine.</i> • <i>Cover necessary medical equipment, supplies, and services.</i> • <i>Authorize payment to pharmacies for up to a 90-day supply of any prescription medication for individuals, regardless of when the prescription was filled.</i>
Utah	FAQs	03/11/2020	<ul style="list-style-type: none"> • <i>Clarifies</i> which insurers in the state are covering needed diagnostic testing when ordered by a physician and waiving cost-sharing requirements.
Vermont	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			
Washington	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.
	Blog	02/21/2020	<ul style="list-style-type: none"> • Provides guidance with respect to coverage under travel insurance policies.

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West Virginia	Bulletin No. 2020-01	03/09/2020	<p>Asks 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. • 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	03/06/2020	<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			