

## 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:**

- [Arizona](#) issued an Executive Order detailing the obligations of the Department of Insurance with respect to cost-sharing and telemedicine.
- [Florida](#) issued an Informational Memorandum reminding insurers and other entities in the state that they must waive time restrictions on prescription medication refills during the state of emergency.
- [South Carolina](#) issued a Press Release clarifying which insurers in the state are covering testing and screening services.
- [Washington](#) issued a Press Release asking that labs be mindful of what they charge for COVID-19 testing.
- [Wyoming](#) issued a Bulletin encouraging insurers providing coverage in the state to identify and remove barriers to testing and treatment for COVID-19 (e.g., waive cost-sharing for laboratory diagnostic testing, liberalize telehealth benefits, etc.).

\* 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 with participating providers 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 particular 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
<b>Alabama</b>			
<b>Alaska</b>	<a href="#">B20-03</a>	03/03/2020	<p><b>Expects</b> insurers to:</p> <ul style="list-style-type: none"> <li>• Provide for early refills or replacements of lost or damaged medications and expects this flexibility to continue while the potential for quarantine is high.</li> <li>• Allow affected consumers to obtain emergency supplies or refills without applying additional authorization requirements.</li> </ul>
	<a href="#">B20-04</a>	03/06/2020	<ul style="list-style-type: none"> <li>• <b>Requires</b> 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.</li> <li>• <b>Asks</b> insurers to waive the cost-sharing for an office visit, an urgent care center visit, and an emergency room visit for such testing.</li> <li>• <b>Encourages</b> insurers to liberalize telehealth benefits during this period.</li> </ul>
<i>Arizona</i>	<a href="#">Executive Order 2020-07   Press Release</a>	<i>03/11/2020</i>	<p><b>Requires all insurers regulated by the state to:</b></p> <ul style="list-style-type: none"> <li>• <i>Cover COVID-19 diagnostic testing from all qualified laboratories without regard to whether the laboratory is in-network.</i></li> <li>• <i>Waive all cost-sharing requirements for consumers related to COVID-19 diagnostic testing.</i></li> <li>• <i>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.</i></li> </ul>
<b>Arkansas</b>			
<b>California</b>	<a href="#">Bulletin   Press Release   Screening Letter</a>	03/05/2020	<ul style="list-style-type: none"> <li>• <b>Directs</b> insurers providing commercial health insurance 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.</li> <li>• <b>Reminds</b> 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</li> </ul>

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			COVID-19 are unlawful.
<b>Colorado</b>	<a href="#">Bulletin B-4.104   Consumer Advisory</a>	03/09/2020	<p><b>Directs</b> insurers to:</p> <ul style="list-style-type: none"> <li>• 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).</li> <li>• 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.</li> <li>• Ensure that coverage is provided for COVID-19 testing without the requirement that consumers pay co-pays, deductibles, or co-insurance.</li> </ul>
<b>Connecticut</b>	<a href="#">Bulletin IC-39</a>	03/09/2020	<p><b>Encourages</b> insurers/health care centers to:</p> <ul style="list-style-type: none"> <li>• Waive any cost-sharing related to COVID-19 laboratory tests.</li> <li>• 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.</li> <li>• Offer/waive cost-sharing for medical advice and treatment of COVID-19 via telehealth services.</li> <li>• 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.</li> <li>• Authorize payment to pharmacies for a 90-day supply of maintenance prescription medications for individuals.</li> <li>• Extend time limits for providers, enrollees, certificate holders, and insureds to submit claims for the testing or treatment of COVID-19.</li> </ul>
	<a href="#">Press Release</a>	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.
	<a href="#">Press Release   Notice</a>	03/11/2020	<b>Instructs</b> travel insurers to accommodate travel cancellation requests under the terms of travel

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			insurance policies “taking into account the seriousness of the circumstances.”
<b>Delaware</b>	<a href="#">Bulletin No. 115   Press Release</a>	03/09/2020	<ul style="list-style-type: none"> <li>• <b>Reminds</b> 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.</li> <li>• <b>Directs</b> insurers to ensure that their telehealth and telemedicine programs are robust enough to meet a potential new high demand.</li> <li>• <b>Expects</b> 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.</li> <li>• <b>Reminds</b> insurers that the Delaware Patient Bill of Rights contains prohibitions against balance billing.</li> <li>• <b>Encourages</b> 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.</li> </ul>
<b>D.C.</b>			
<b>Florida</b>	<a href="#">OIR-20-01M   Executive Order 20-51</a>	03/06/2020	<ul style="list-style-type: none"> <li>• <b>Directs</b> 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.</li> <li>• <b>Reminds</b> 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.).</li> </ul>
	<a href="#">OIR Informational Memorandum 20-02M</a>	03/10/2020	<b>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.</b>
<b>Georgia</b>	<a href="#">Directive 20-EX-3   Press Release</a>	03/09/2020	<p><b>Asks</b> insurers to take the following immediate measures related to the potential impact of COVID-19:</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> <li>• Ensure that their telehealth programs will be able to meet increased demand.</li> <li>• In the event a vaccine becomes available, cover the immunization with no cost-sharing for all covered members.</li> <li>• Make expedited formulary exceptions.</li> </ul>

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<b>Hawaii</b>			
<b>Idaho</b>	<a href="#">Press Release</a>	03/09/2020	<ul style="list-style-type: none"> <li>• <b>Notes</b> that insurers are voluntarily waiving cost-sharing for COVID-19 testing.</li> <li>• <b>Requests</b> that, if a case ends up out-of-network, providers refrain from balance billing.</li> </ul>
<b>Illinois</b>	<a href="#">Company Bulletin 2020-02</a>	03/02/2020	<ul style="list-style-type: none"> <li>• <b>Notes</b> 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).</li> <li>• <b>Reminds</b> 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).</li> <li>• <b>Encourages</b> 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.</li> <li>• <b>Encourages</b> 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.</li> <li>• <b>Requires</b> travel insurance—absent an applicable exception—to presumptively cover such risks related to COVID-19.</li> </ul>
<b>Indiana</b>			
<b>Iowa</b>			
<b>Kansas</b>			

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<b>Kentucky</b>	<a href="#">Executive Order 2020-220</a>	03/09/2020	<p><b>Requires</b> insurers to:</p> <ul style="list-style-type: none"> <li>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.</li> <li>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.</li> </ul>
<b>Louisiana</b>			
<b>Maine</b>			
<b>Maryland</b>	<a href="#">Bulletin 20-06   Emergency Regulation 31.01.02   FAQs</a>	03/10/2020	<ul style="list-style-type: none"> <li><b>Requires</b> insurers to waive any cost-sharing (i.e., co-payments, coinsurance, and deductibles): <ul style="list-style-type: none"> <li>For any visit to diagnose or test for COVID-19 regardless of the setting of the testing.</li> <li>For laboratory fees to diagnose or test for COVID-19.</li> <li>For vaccination for COVID-19, when a vaccine becomes available.</li> </ul> </li> <li><b>Requires</b> 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.</li> <li><b>Requires</b> 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.</li> </ul>
<b>Massachusetts</b>	<a href="#">Bulletin 2020-02</a>	03/06/2020	<p><b>Expects</b> insurers to:</p> <ul style="list-style-type: none"> <li>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.</li> <li>Relax out-of-network requirements and procedures when access to urgent testing or treatment is unavailable from in-network providers.</li> <li>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.</li> </ul>
<b>Michigan</b>			

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<b>Minnesota</b>			
<b>Mississippi</b>	<a href="#">FAQs</a>	03/09/2020	<ul style="list-style-type: none"> <li>• <b>Notes</b> 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.</li> <li>• <b>Provides</b> guidance with respect to coverage under travel insurance policies.</li> </ul>
<b>Missouri</b>	<a href="#">Bulletin 20-03</a>	03/03/2020	<p><b>Asks</b> insurers providing coverage in the state to take the following immediate measures:</p> <ul style="list-style-type: none"> <li>• Waive any cost-sharing for COVID-19 laboratory tests.</li> <li>• 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.</li> <li>• 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.</li> <li>• At the time a vaccine becomes available, immediately cover the immunization at no cost-sharing for all covered members.</li> <li>• Where appropriate, make expedited formulary exceptions.</li> </ul>
<b>Montana</b>	<a href="#">Press Release</a>	03/11/2020	<p><b>Notes</b> that the four major insurers in the state are voluntarily waiving customer costs (e.g., copays and deductibles) for COVID-19 testing.</p>
<b>Nebraska</b>	<a href="#">Consumer Alert</a>	03/11/2020	<p><b>Offers</b> updates from insurers operating in the state regarding their policies addressing COVID-19.</p>
<b>Nevada</b>	<a href="#">Emergency Regulation   Press Release   Consumer Alert   Press Release   FAQs</a>	03/05/2020	<ul style="list-style-type: none"> <li>• <b>Prohibits</b> insurers from: <ul style="list-style-type: none"> <li>– 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.</li> <li>– Imposing an out-of-pocket cost for COVID-19 testing.</li> </ul> </li> <li>• <b>Requires</b> insurers to cover the costs of a COVID-19 immunization as one becomes available.</li> <li>• <b>Requires</b> insurers to provide coverage for off-formulary prescription drugs if there is not a formulary drug available.</li> </ul>
<b>New Hampshire</b>	<a href="#">Press Release</a>	03/10/2020	<ul style="list-style-type: none"> <li>• <b>Requires</b> 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</li> </ul>



State	State Resources	Date Issued	Summary
			<p>testing, as determined by the provider.</p> <ul style="list-style-type: none"> <li>• <b>Reminds</b> insurers that they may not deny coverage, including mental health services provided to a quarantined individual, simply because it was provided through telemedicine.</li> <li>• <b>Directs</b> 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.</li> </ul>
New Jersey	<a href="#">Bulletin No. 20-03</a>	03/10/2020	<ul style="list-style-type: none"> <li>• <b>Advises</b> insurers to: <ul style="list-style-type: none"> <li>– 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.</li> <li>– Waive any cost-sharing for medically necessary COVID-19 laboratory tests provided by in-network or out-of-network laboratories.</li> </ul> </li> <li>• <b>Requires</b> insurers to develop robust telehealth programs with their participating providers.</li> <li>• If a vaccine becomes available, <b>encourages</b> insurers to cover the cost of immunization at no cost-sharing.</li> <li>• <b>Encourages</b> 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.</li> <li>• <b>Reminds</b> 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).</li> </ul>
New Mexico	<a href="#">Bulletin 2020-004</a>	03/06/2020	<ul style="list-style-type: none"> <li>• <b>Urges</b> 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.</li> <li>• <b>Encourages</b> insurers to “implement solutions so that out-of-pocket costs are not a barrier to people seeking testing for, and treatment of, COVID-19.”</li> </ul>
New York	<a href="#">Insurance Circular Letter No. 5</a>	03/10/2020	<ul style="list-style-type: none"> <li>• <b>Requests</b> assurance that all regulated entities (1) have preparedness plans to address the operational risk posed by COVID-19 and (2) are identifying, monitoring, and managing the financial risk associated with COVID-19.</li> </ul>

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	<a href="#">Insurance Circular Letter No. 4</a>	03/06/2020	<ul style="list-style-type: none"> <li>• <b>Clarifies</b> 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.</li> </ul>
	<a href="#">Insurance Circular Letter No. 3   Press Release</a>	03/03/2020	<ul style="list-style-type: none"> <li>• <b>Advises</b> insurers that they should waive any cost sharing for:               <ul style="list-style-type: none"> <li>– COVID-19 laboratory tests so that cost does not serve as a barrier to access.</li> <li>– An in-network provider office visit and an in-network urgent care center visit when testing for COVID-19.</li> <li>– An emergency room visit when testing for COVID-19.</li> </ul> </li> <li>• <b>Reminds</b> 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.</li> <li>• <b>Directs</b> insurers to ensure that their telehealth programs are robust and will be able to meet any increased demand.</li> <li>• In the event an immunization becomes available for COVID-19, <b>requires</b> insurers to cover the immunization at no cost-sharing.</li> <li>• <b>Notes</b> 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.</li> </ul>
North Carolina	<a href="#">Bulletin No. 20-B-04</a>	03/10/2020	<ul style="list-style-type: none"> <li>• Following declaration of a state of emergency, <b>authorizes</b> extra prescriptions for requests made within 29 days of issuance of the bulletin.</li> </ul>
North Dakota	<a href="#">Bulletin 2020-1   Press Release</a>	03/11/2020	<p><b>Asks</b> insurers to take the following immediate measures related to the potential impact of COVID-19:</p> <ul style="list-style-type: none"> <li>• Waive any cost-sharing (i.e., co-pays, deductibles, and co-insurance) for CDC-recommended laboratory testing of COVID-19.</li> <li>• Waive cost-sharing for an in-network provider office visit, urgent care center visit, or emergency room visit when testing for COVID-19 (note, <b>permits</b> waiving cost-sharing on a retrospective case-by-case basis upon confirmation of a COVID-19 diagnosis).</li> <li>• Review and ensure their telehealth programs with participating providers are robust and will be able to meet any increased demand.</li> <li>• In the event an immunization becomes available, immediately cover the immunization at no cost-sharing for all covered members.</li> <li>• Make expedited formulary exceptions.</li> </ul>

State	State Resources	Date Issued	Summary
			<ul style="list-style-type: none"> <li>• 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).</li> <li>• 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.</li> </ul>
Ohio	<a href="#">Bulletin 2020-02</a>	03/11/2020	<ul style="list-style-type: none"> <li>• <b>Reminds</b> 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.</li> <li>• <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.</li> <li>• <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.</li> <li>• <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.</li> </ul>
Oklahoma	<a href="#">Press Release</a>	03/10/2020	<ul style="list-style-type: none"> <li>• <b>Affirms</b> 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.</li> </ul>
	<a href="#">Press Release</a>	03/10/2020	<ul style="list-style-type: none"> <li>• <b>Provides</b> guidance with respect to coverage under travel insurance policies.</li> </ul>

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<b>Oregon</b>	<a href="#">FAQs</a>	03/05/2020	<ul style="list-style-type: none"> <li>• <b><u>Details</u></b> 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.</li> <li>• <b><u>Addresses</u></b> 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.).</li> <li>• <b><u>Provides</u></b> guidance with respect to coverage under travel insurance policies.</li> </ul>
<b>Pennsylvania</b>	<a href="#">FAQs   Press Release</a>	03/09/2020	<ul style="list-style-type: none"> <li>• <b><u>Explains</u></b> that all major medical, ACA-compliant plans should cover medically appropriate COVID-19 diagnostic testing and associated treatment.</li> <li>• <b><u>Notes</u></b> that the CDC and Pennsylvania Department of Health are currently performing tests without charge for COVID-19.</li> <li>• <b><u>Reminds</u></b> insurers to cover emergency services for an emergency medical condition at in-network levels.</li> </ul>
<b>Rhode Island</b>			
<i>South Carolina</i>	<a href="#">Press Release</a>	<i>03/12/2020</i>	<ul style="list-style-type: none"> <li>• <b><i><u>Clarifies</u></i></b> which insurers in the state are covering testing and screening services when ordered by a licensed health care provider.</li> </ul>
<b>South Dakota</b>			
<b>Tennessee</b>	<a href="#">Bulletin 20-02   Press Release</a>	03/09/2020	<p><b><u>Requests</u></b> insurers providing coverage in the state to take the following immediate measures:</p> <ul style="list-style-type: none"> <li>• Waive any cost-sharing so that cost-sharing does not serve as a barrier to access.</li> <li>• 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.</li> <li>• In the event an immunization becomes available for COVID-19, immediately cover the immunization at no cost-sharing for all covered members.</li> <li>• Make expedited formulary exceptions.</li> <li>• 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.</li> </ul>
	<a href="#">FAQs   Notice</a>	03/06/2020	

State	State Resources	Date Issued	Summary
Texas			<ul style="list-style-type: none"> <li>• <b>Notes</b> that the majority of the insurers and HMOs in the state are waiving consumer costs for medically-necessary testing for COVID-19 <u>and</u> some are offering telemedicine at no cost.</li> <li>• <b>Provides</b> guidance with respect to coverage under travel insurance policies.</li> </ul>
	<a href="#">Bulletin B-0005-20</a> <a href="#">  Press Release</a>	03/11/2020	<p><b>Strongly encourages</b> insurers to waive consumer costs for testing, including:</p> <ul style="list-style-type: none"> <li>• Waive copayments, coinsurance, and deductibles for COVID-19 testing that is consistent with guidance issued by the CDC.</li> <li>• Waive consumer cost-sharing and facilitate expanded use of telemedicine.</li> <li>• Cover necessary medical equipment, supplies, and services.</li> <li>• Authorize payment to pharmacies for up to a 90-day supply of any prescription medication for individuals, regardless of when the prescription was filled.</li> </ul>
Utah	<a href="#">FAQs</a>	03/11/2020	<ul style="list-style-type: none"> <li>• <b>Clarifies</b> which insurers in the state are covering needed diagnostic testing when ordered by a physician.</li> </ul>
Vermont	<a href="#">Bulletin No. 209</a>	03/06/2020	<ul style="list-style-type: none"> <li>• <b>Directs</b> 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</li> <li>• <b>Directs</b> insurers to waive cost-sharing for in-network provider office visits, urgent care visits, and emergency services visits to test for COVID-19.</li> <li>• <b>Clarifies</b> that if there are no in-network providers, out-of-network providers must be covered under Vermont law for testing.</li> </ul>
Virginia			
Washington	<a href="#">Press Release</a>	03/11/2020	<b>Requests that labs be mindful of what they charge in relation to COVID-19 testing.</b>
	<a href="#">Emergency Order No. 20-01</a>   <a href="#">Press Release</a>   <a href="#">FAQs</a>   <a href="#">Blog</a>	03/05/2020	<p><b>Orders</b> all insurers offering coverage in the state during from <b>March 5, 2020 – May 4, 2020</b> to:</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> </ul>

State	State Resources	Date Issued	Summary
			<ul style="list-style-type: none"> <li>Ensure compliance with the state’s balance billing.</li> </ul>
	<a href="#">Blog</a>	02/21/2020	<ul style="list-style-type: none"> <li><b>Provides</b> guidance with respect to coverage under travel insurance policies.</li> </ul>
<b>West Virginia</b>	<a href="#">Bulletin No. 2020-01</a>	03/09/2020	<p><b>Asks</b> insurers to take the following immediate measures:</p> <ul style="list-style-type: none"> <li>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.</li> <li>Review and ensure their telehealth programs with participating providers are robust and will be able to meet any increased demand.</li> <li>In the event an immunization becomes available, cover the immunization at no cost-sharing for all covered members.</li> <li>Make expedited formulary exceptions.</li> <li>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).</li> </ul>
<b>Wisconsin</b>	<a href="#">Bulletin   Press Release</a>	03/06/2020	<p><b>Requests</b> insurers to take the following immediate measures:</p> <ul style="list-style-type: none"> <li>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.</li> <li>Review and ensure their telehealth programs with participating providers are robust and will be able to meet any increased demand.</li> <li>In the event an immunization becomes available, immediately cover the immunization at no cost-sharing for all covered members.</li> <li>Make expedited formulary exceptions.</li> <li>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).</li> <li>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).</li> </ul>
	<a href="#">Bulletin 20-01</a>	<b>03/11/2020</b>	

State	State Resources	Date Issued	Summary
<i>Wyoming</i>			<ul style="list-style-type: none"> <li>• <i><u>Advises</u> insurers to waive any cost-sharing for laboratory diagnostic testing for respiratory syncytial virus, influenza, respiratory panel test, and COVID-19.</i></li> <li>• <i><u>Asks</u> 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).</i></li> <li>• <i><u>Encourages</u> insurers to use telehealth services instead of in-person health care services <u>and</u> liberalize telehealth benefits.</i></li> <li>• <i><u>Requires</u> that all company’s respond to the Wyoming Department of Insurance with their company’s COVID-19 coverage plan as soon as possible but no later than COB on <u>March 18, 2018</u>.</i></li> <li>• <i>Note, this Bulletin is in effect until <u>May 30, 2020</u>, unless otherwise updated.</i></li> </ul>