

## 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 are denoted below in red.**

\* Most notably, a brief overview chart is provided below with respect to the recent stay-at-home orders in California, Connecticut, Delaware, Illinois, Indiana, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, New Jersey, New York, Ohio, Pennsylvania, and West Virginia. Please note, the answers provided are brief. If you would like to see the specific language of the order, please use the hyperlinked state to direct you to the broader state-specific entry. A number of municipalities in other states have enacted their own stay-at-home or stay-in-place orders. If you have any questions about particular municipalities, please let us know.

\* 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.

States	Does the state have a shelter-in-place/mass business closure order in place?	Does it cite or reference federal guidance governing critical infrastructure?	Is the insurance industry deemed an “essential business” or otherwise exempt from a closure obligation?
Alabama	NO		
Alaska	NO		
Arizona	NO		
Arkansas	NO		
California	YES	YES	YES
Colorado	NO		
Connecticut	YES	YES	YES
Delaware	YES	NO	YES
D.C.	NO		
Florida	NO		
Georgia	NO		
Hawaii	NO		
Idaho	NO		
Illinois	YES	NO	YES* (FINANCIAL INSTITUTIONS)
Indiana	YES	YES	YES
Iowa	NO		
Kansas	NO		
Kentucky	YES* (RETAIL-SPECIFIC)	NO	YES* (RETAIL-SPECIFIC)
Louisiana	YES	YES	YES
Maine	NO		
Maryland	YES	YES	YES
Massachusetts	YES	YES	YES
Michigan	YES	YES	YES
Minnesota	NO		
Mississippi	NO		
Missouri	NO		
Montana	NO		
Nebraska	NO		
Nevada	NO		
New Hampshire	NO		
New Jersey	YES* (RETAIL-SPECIFIC)	NO	YES* (RETAIL-SPECIFIC)
New Mexico	NO		
New York	YES	NO	YES
North Carolina	NO		
North Dakota	NO		
Ohio	YES	YES	YES
Oklahoma	NO		
Oregon	NO		
Pennsylvania	YES	NO	YES
Rhode Island	NO		

States	Does the state have a shelter-in-place/mass business closure order in place?	Does it cite or reference federal guidance governing critical infrastructure?	Is the insurance industry deemed an “essential business” or otherwise exempt from a closure obligation?
South Carolina	NO		
South Dakota	NO		
Tennessee	NO		
Texas	NO		
Utah	NO		
Vermont	NO		
Virginia	NO		
Washington	NO		
West Virginia	YES	YES	YES
Wisconsin	NO		
Wyoming	NO		

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State	State Resources	Date Issued	Summary
Alabama	<a href="#">Consumer Notice</a>	03/18/2020	<ul style="list-style-type: none"> <li>• <b>Assures</b> consumers that ALDOI is closely monitoring insurance issues related to COVID-19.</li> </ul>
	<a href="#">FAQs</a>	03/17/2020	<ul style="list-style-type: none"> <li>• <b>Provides</b> guidance with respect to coverage under travel insurance policies.</li> </ul>
	<a href="#">Bulletin 2020-02   Press Release</a>	03/13/2020	<ul style="list-style-type: none"> <li>• <b>Asks</b> insurers to:                             <ul style="list-style-type: none"> <li>– 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.</li> <li>– Review and ensure their telehealth programs with participating provider are ready to meet any increased demand.</li> <li>– 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.</li> <li>– In the event an immunization becomes available, immediately cover the immunization with no cost-sharing for all covered members.</li> <li>– Make expedited formulary exceptions.</li> </ul> </li> </ul>
Alaska	<a href="#">B20-10</a>	03/20/2020	<ul style="list-style-type: none"> <li>• <b>Encourages</b> insurers to allow policyholders to self-audit and self-report changes in their exposure or risk profile and adjust premiums accordingly.</li> <li>• <b>Notes</b> that for reasonable and consistently applied premium adjustments or audit accommodations will not be pursued by the Division as violations of statutes governing returning premiums to policyholders or the frequency of premium changes, nor will they be considered out of compliance with approved rating plans, rules, or policy language.</li> </ul>
	<a href="#">B20-09</a>	03/19/2020	<ul style="list-style-type: none"> <li>• <b>Clarifies</b> that respiratory panel tests are no longer subject to the zero cost-sharing requirement.</li> <li>• <b>Explains</b> that under IRS Notice 2020-15, health plans that otherwise qualify as High Deductible Health Plans will not lose that status merely because they cover the cost of testing for treatment of COVID-19 before plan deductibles have been met.</li> <li>• <b>Notes</b> that under the newly-enacted federal law, insurers offering group or individual coverage are prohibited from imposing prior authorization or other medical management techniques for COVID-19 testing products, items, and services.</li> </ul>

State	State Resources	Date Issued	Summary
	<a href="#">Regulatory Order No. R20.02</a>	03/18/2020	<ul style="list-style-type: none"> <li>• <b>Extends</b> filing timeframes for required for external healthcare reviews.</li> </ul>
	<a href="#">B20-08</a>	03/18/2020	<ul style="list-style-type: none"> <li>• <b>Prohibits</b> insurers from terminating insurance contracts due to non-payment.</li> <li>• <b>Encourages</b> insurers to work with policyholders in the collection of premiums and to waive all late fees.</li> <li>• <b>Expects</b> that any problems with premium payment during the extended period would be resolved by the insurer without a consumer complaint being filed.</li> </ul>
	<a href="#">B20-07</a>	03/17/2020	<ul style="list-style-type: none"> <li>• <b>Provides</b> guidance with respect to coverage of telehealth services.</li> </ul>
	<a href="#">B20-06</a>	03/16/2020	<ul style="list-style-type: none"> <li>• <b>Extends</b> filing timeframes for rate, form, and advertisement filings.</li> </ul>
	<a href="#">FAQs</a>	03/16/2020	<ul style="list-style-type: none"> <li>• <b>Provides</b> guidance with respect to coverage under travel insurance policies.</li> </ul>
	<a href="#">B20-03</a>	03/03/2020	<ul style="list-style-type: none"> <li>• <b>Expects</b> insurers to:                             <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> </li> </ul>
Arizona	<a href="#">Press Release</a>	03/13/2020	<ul style="list-style-type: none"> <li>• <b>Provides</b> guidance with respect to coverage under travel insurance policies.</li> </ul>
	<a href="#">Executive Order 2020-07   Press Release</a>	03/11/2020	<ul style="list-style-type: none"> <li>• <b>Requires</b> all insurers regulated by the state to:                             <ul style="list-style-type: none"> <li>– Cover COVID-19 diagnostic testing from all qualified laboratories without regard to whether the laboratory is in-network.</li> <li>– Waive all cost-sharing requirements for consumers related to COVID-19 diagnostic testing.</li> </ul> </li> </ul>

State	State Resources	Date Issued	Summary
			<ul style="list-style-type: none"> <li>– 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.</li> </ul>
<i>Arkansas</i>	<a href="#">Bulletin No. 6-2020</a>	03/20/2020	<ul style="list-style-type: none"> <li>• <i><b>Advises all insurers and other regulated industries that they must continue to adjust claims as expeditiously as possible during this emergency.</b></i></li> <li>• <i><b>Issues a 60-day moratorium on the cancellation/non-renewal of insurance policies for the non-payment of premiums for residents diagnosed with/positively tested for COVID-19.</b></i></li> <li>• <i><b>Notes that this moratorium is not a waiver; it is only an extension or grace period in which to pay premiums.</b></i></li> </ul>
	<a href="#">Executive Order 20-05</a>	03/13/2020	<ul style="list-style-type: none"> <li>• <b>Provides</b> guidance with respect to coverage of telehealth services.</li> </ul>
<i>California</i>	<a href="#">Executive Order N-33-20   FAQs   Critical Infrastructure Workers List</a>	03/20/2020	<ul style="list-style-type: none"> <li>• <i><b>Orders all state residents to stay home or at their place of residence, except as needed to maintain continuity of operation of the federal critical infrastructure sectors.</b></i></li> <li>• <i><b>Exempts workers who are needed to process and maintain systems for processing financial transactions and services (e.g., payment, clearing, and settlement; wholesale funding; insurance services; and capital markets activities)</b></i></li> </ul>
	<a href="#">Press Release</a>	03/20/2020	<ul style="list-style-type: none"> <li>• <b>Urges</b> uninsured residents and those that have lost their coverage to purchase coverage through Covered California—or through other health plans/insurers offering coverage outside the exchange—during a Special Enrollment Period.</li> </ul>
	<a href="#">Notice</a>	03/18/2020	<ul style="list-style-type: none"> <li>• <b>Encourages</b> all insurers and other licensees to take steps to maintain their ability to process and pay insurance claims and provide other required consumer services for insureds in a “reasonable and timely manner.”</li> <li>• <b>Notes</b> that the Department of Insurance intends to “consider the extraordinary circumstances relating to the COVID-19 outbreak and the resulting disruptions to normal business operations when evaluating whether insurers and other Department licensees have complied with their respective legal and commercial obligations during the COVID-19 pandemic.”</li> </ul>

State	State Resources	Date Issued	Summary
	<a href="#">Notice</a>   <a href="#">Press Release</a>	03/18/2020	<ul style="list-style-type: none"> <li>• <b>Requests</b> that all insurers provide their policyholders with at least a 60-day grace period to pay insurance premiums.</li> <li>• <b>Requests</b> that no policies are cancelled for nonpayment of premium due to COVID-19.</li> </ul>
	<a href="#">Press Release</a>	03/18/2020	<ul style="list-style-type: none"> <li>• <b>Directs</b> health insurers to submit emergency plans detailing how they will ensure continued access to medically necessary health care services for the duration of the declared COVID-19 state of emergency.</li> </ul>
	<a href="#">Bulletin</a>   <a href="#">Press Release</a>   <a href="#">Screening Letter</a>	03/05/2020	<ul style="list-style-type: none"> <li>• <b>Directs</b> 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.</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 COVID-19 are unlawful.</li> </ul>
<b>Colorado</b>	<a href="#">Emergency Regulation 20-E-02</a>   <a href="#">Press Release</a>   <a href="#">Consumer Advisory</a>	03/19/2020	<ul style="list-style-type: none"> <li>• <b>Establishes</b> a Special Enrollment Period for uninsured residents to get coverage from March 20, 2020 through April 3, 2020.</li> </ul>
	<a href="#">Emergency Regulation</a>	03/17/2020	<ul style="list-style-type: none"> <li>• <b>Establishes</b> the coverage and cost-sharing requirements for commercial insurers related to claims arising from the testing and treatment of COVID-19.</li> <li>• <b>Requires</b> insurers to provide coverage for COVID-19-related in-network telehealth services with no cost-share for the covered person.</li> <li>• <b>Requires</b> insurers to cover at least one additional early refill of all necessary prescriptions to ensure that the covered person has access to necessary medications.</li> <li>• <b>Directs</b> 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.</li> </ul>



State	State Resources	Date Issued	Summary
	<a href="#">Bulletin B-4.104   Consumer Advisory</a>	03/09/2020	<ul style="list-style-type: none"> <li>• <b>Directs</b> insurers to:                             <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> </li> </ul>
<i>Connecticut</i>	<a href="#">Executive Order 7H   Press Release</a>	<i>03/20/2020</i>	<ul style="list-style-type: none"> <li>• <i><b>Directs non-essential businesses to reduce the in-person workforce at each business location by 100% from pre-state of emergency declaration employment levels.</b></i></li> <li>• <i><b>Cites the federal government guidance and explicitly exempts banks, <u>insurance companies</u>, check cashing services, and other financial institutions.</b></i></li> </ul>
	<a href="#">Notice</a>	03/19/2020	<ul style="list-style-type: none"> <li>• <b>Provides</b> guidance to insurers regarding managing corporate governance issues and business interruption coverage.</li> </ul>
	<a href="#">Bulletin IC-39</a>	03/09/2020	<ul style="list-style-type: none"> <li>• <b>Encourages</b> insurers/health care centers to:                             <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> </li> </ul>

State	State Resources	Date Issued	Summary
	<a href="#">Press Release</a>	03/10/2020	<ul style="list-style-type: none"> <li>• <b>Announces</b> that Connecticut regulators are working with insurers to cover COVID-19 testing and to assure access to maintenance prescription drug medications.</li> </ul>
	<a href="#">Press Release</a>   <a href="#">Notice</a>	03/11/2020	<ul style="list-style-type: none"> <li>• <b>Instructs</b> travel insurers to accommodate travel cancellation requests under the terms of travel insurance policies “taking into account the seriousness of the circumstances.”</li> </ul>
<i>Delaware</i>	<a href="#">Fourth Modification of the Declaration of a State of Emergency</a>   <a href="#">FAQs</a>   <a href="#">List of Essential Businesses</a>	<i>03/22/2020</i>	<ul style="list-style-type: none"> <li>• <b>Deems insurance carriers, agencies, brokerages, and other insurance-related activities to be essential businesses.</b></li> </ul>
	<a href="#">Bulletin No. 116</a>   <a href="#">Press Release</a>	03/20/2020	<ul style="list-style-type: none"> <li>• <b>Requests</b> that all admitted and non-admitted carriers doing business in Delaware suspend cancellations and nonrenewals due to nonpayment of premium during the pendency of the Governor’s declared State of Emergency.</li> <li>• <b>Encourages</b> policy holders to contact their carriers to discuss their options if they are suffering a hardship as a result of the COVID-19 related restrictions.</li> <li>• <b>Expects</b> carriers who are covering claims under insurance policies to which the telemedicine provision applies to fully reimburse providers who are providing telemedicine services through telehealth in accordance with the law.</li> <li>• <b>Encourages</b> carriers to waive all pre-authorization requirements for the lab testing and treatment of confirmed or suspected COVID-19 patients.</li> </ul>
	<a href="#">Bulletin No. 115</a>   <a href="#">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> </ul>

State	State Resources	Date Issued	Summary
			<ul style="list-style-type: none"> <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="#">CFO Statement on Travel Insurance</a>   <a href="#">CFO Letter to Travel Insurance Agents and Insurers</a>	03/16/2020	<ul style="list-style-type: none"> <li><b>Provides</b> guidance with respect to coverage under travel insurance policies.</li> </ul>
	<a href="#">OIR-20-03M</a>	03/16/2020	<ul style="list-style-type: none"> <li><b>Directs</b> companies regulated by the Office of Insurance Regulation (OIR) to review and update their Business Continuity Plans and/or Continuity of Operation Plans.</li> <li><b>Requires</b> 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.</li> </ul>
	<a href="#">OIR-20-01M</a>   <a href="#">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	<ul style="list-style-type: none"> <li><b>Reminds</b> 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.</li> </ul>
<b>Georgia</b>	<a href="#">Directive 20-EX-5</a>   <a href="#">Press Release</a>	<i>03/20/2020</i>	<ul style="list-style-type: none"> <li><i><b>Instructs property and casualty insurers not to cancel any commercial policies for non-payment, particularly those dealing with business interruption or business income coverage, for the next 60 days.</b></i></li> <li><i><b>Calls on health insurers to refrain from cancelling policies for non-payment until further notice.</b></i></li> </ul>
	<a href="#">Directive 20-EX-4</a>   <a href="#">Press Release</a>	03/17/2020	<ul style="list-style-type: none"> <li><b>Asks</b> labs providing COVID-19 testing to be mindful of what they charge and requests that insurers reimburse those labs at an in-network rate.</li> </ul>

State	State Resources	Date Issued	Summary
			<ul style="list-style-type: none"> <li>• <b>Notes</b> that the Insurance Services Office has uploaded two forms with respect to Business Interruption Coverage that relates to COVID-19 <b>and</b> that the Office is willing to expedite the review process for such coverages to enable brokers/insurers to offer such coverage to businesses immediately.</li> </ul>
	<a href="#">Directive 20-EX-3   Press Release</a>	03/09/2020	<ul style="list-style-type: none"> <li>• <b>Asks</b> insurers to take the following immediate measures related to the potential impact of COVID-19:                             <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> </li> </ul>
Hawaii	<a href="#">Commissioner's Memorandum 2020-2   Press Release</a>	03/19/2020	<ul style="list-style-type: none"> <li>• <b>Notes</b> that licensees will be extended past the April 16 date until examinations are made available.</li> </ul>
	<a href="#">Commissioner's Memorandum 2020-1</a>	03/18/2020	<ul style="list-style-type: none"> <li>• <b>Extends</b> filing timeframes for rate, form, and advertisement filings.</li> </ul>
	<a href="#">Consumer Alert</a>	03/12/2020	<ul style="list-style-type: none"> <li>• <b>Warns</b> consumers against price gouging and scams.</li> <li>• <b>Provides</b> guidance with respect to coverage under travel insurance policies.</li> </ul>
Idaho	<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>
Illinois	<a href="#">Executive Order 2020-10</a>	03/20/2020	<ul style="list-style-type: none"> <li>• <b>Requires</b> all individuals currently living within the state to stay at home or at their place of residence, unless they work in essential businesses and operations.</li> <li>• <b>Deems</b> financial institutions (e.g. banks, currency exchanges, consumer lenders, credit unions, appraisers, title companies, financial markets, trading and futures exchanges,</li> </ul>

State	State Resources	Date Issued	Summary
			<i><b><u>affiliates of financial institutions, entities that issue bonds, related financial institutions, and institutions selling financial products).</u></b></i>
	<a href="#">Company Bulletin 2020-02</a>	03/02/2020	<ul style="list-style-type: none"> <li>• <b><u>Notes</u></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><u>Reminds</u></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><u>Encourages</u></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><u>Encourages</u></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><u>Requires</u></b> travel insurance—absent an applicable exception—to presumptively cover such risks related to COVID-19.</li> </ul>
<i>Indiana</i>	<a href="#">Executive Order 20-08</a>   <a href="#">FAQs</a>   <a href="#">Press Release</a>	<i>03/23/2020</i>	<ul style="list-style-type: none"> <li>• <i><b><u>Requires all individuals living in the state to stay at home or in their place of residence, except if undertaking essential businesses or operations.</u></b></i></li> <li>• <i><b><u>Exempts insurance companies, underwriters, agents, brokers, and related insurance claims and agency services.</u></b></i></li> </ul>
	<a href="#">Executive Order 20-05</a>   <a href="#">Press Release</a>	03/19/2020	<ul style="list-style-type: none"> <li>• <b><u>Requests</u></b> that insurers institute a 60-day moratorium on policy cancellations for non-payment of premiums.</li> <li>• <b><u>Notes</u></b> that this does not suspend a policyholder’s obligation to make payments.</li> <li>• <b><u>Asks</u></b> health insurers to cover COVID-19 testing without requiring prior authorization.</li> <li>• <b><u>Requests</u></b> that health insurers not increase prices or coverage costs that involve medical care for COVID-19.</li> </ul>

State	State Resources	Date Issued	Summary
	<a href="#">Press Release</a>	03/19/2020	<ul style="list-style-type: none"> <li>• <b>Encourages</b> license applicants, licensees and course providers to utilize online licensing services and avoid paper processes when possible.</li> </ul>
	<a href="#">FAQs</a>	03/17/2020	<ul style="list-style-type: none"> <li>• <b>Notes</b> that most of the major insurers have committed to waive cost-sharing for COVID-19 testing.</li> </ul>
<b>Iowa</b>	<a href="#">Bulletin 20-04</a>	<b>03/19/2020</b>	<ul style="list-style-type: none"> <li>• <b>Requests that all health insurers and HMOs:</b> <ul style="list-style-type: none"> <li>– <i>Allow a premium payment grace period for insureds.</i></li> <li>– <i>Put in place procedures allowing individual and small employer policyholders affected by the economic disruptions resulting from CO VID-19 to request extensions for premium payments beyond the insurers' normal payment due dates.</i></li> </ul> </li> </ul>
	<a href="#">Bulletin 20-03</a>	03/17/2020	<ul style="list-style-type: none"> <li>• <b>Requests</b> that while insurers implement business contingency plans that they reach out to the Department for any assistance needed.</li> </ul>
	<a href="#">FAQs</a>	03/13/2020	<ul style="list-style-type: none"> <li>• <b>Notes</b> that four of the major health insurance carriers have committed to waive cost-sharing and copayments for COVID-19 testing.</li> <li>• <b>Provides</b> guidance with respect to coverage under travel insurance policies.</li> </ul>
<b>Kansas</b>	<a href="#">FAQs</a>	03/18/2020	<ul style="list-style-type: none"> <li>• <b>Notes</b> that it is unlikely that Business Interruption Coverage would cover losses related to COVID-19, as most business policies have a communicable disease exclusion.</li> <li>• <b>Notes</b> that the Department will <u>not</u> be suspending any license requirements at this time.</li> <li>• <b>Provides</b> consumers with guidance related to coverage of COVID-19-related services.</li> </ul>
	<a href="#">Bulletin 2020-01</a>   <a href="#">Press Release</a>	03/17/2020	<ul style="list-style-type: none"> <li>• <b>Announces</b> alternative working arrangements, potential delays in processing license applications and approving company filings, and suspension of certain regulatory requirements.</li> <li>• <b>Does not</b> suspend statutes that require insurers to pay claims promptly.</li> </ul>

State	State Resources	Date Issued	Summary
	<a href="#">Press Release</a>	03/13/2020	<ul style="list-style-type: none"> <li>• <b>Notes</b> 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.</li> </ul>
<i>Kentucky</i>	<a href="#">Executive Order</a>	<i>03/23/2020</i>	<ul style="list-style-type: none"> <li>• <i><b>Orders all in-person retail business that are not life-sustaining to close.</b></i></li> <li>• <i><b>Classifies banks, credit unions, check cashing, wire transfer, and other financial services as life-sustaining retail businesses.</b></i></li> </ul>
	<a href="#">Press Release</a>	03/16/2020	<ul style="list-style-type: none"> <li>• <b>Announces</b> that the Department of Insurance will be extending the time requirements for completion and submission of continuing education hours for March and April licensees.</li> </ul>
	<a href="#">Executive Order 2020-220</a>	03/09/2020	<ul style="list-style-type: none"> <li>• <b>Requires</b> insurers to:                             <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> </li> </ul>
<i>Louisiana</i>	<a href="#">Proclamation No. JBE-2020-33   Fact Sheet</a>	<i>03/22/2020</i>	<ul style="list-style-type: none"> <li>• <i><b>Directs all individuals within the state to stay at home unless performing an essential activity.</b></i></li> <li>• <i><b>Incorporates by reference the federal guidelines on essential services (e.g., “workers who are needed to process and maintain systems for processing financial transactions and services” like payment, clearing, and settlement; wholesale funding; insurance services; and capital markets activities).</b></i></li> </ul>
	<a href="#">Emergency Rule 36</a>	03/17/2020	<ul style="list-style-type: none"> <li>• <b>Requires</b> all health insurers to waive all cost-sharing associated with testing and treatment of COVID-19.</li> <li>• <b>Requires</b> all health insurers to waive any prior authorization requirements or restrictions for screening and diagnostic testing for COVID-19.</li> <li>• <b>Directs</b> health insurers to verify that their provider networks are adequate to handle the potential increase and need for healthcare services for COVID-19.</li> </ul>

State	State Resources	Date Issued	Summary
<i>Maine</i>	<a href="#">Supplemental Order</a>	03/20/2020	<p><b><i>Orders carriers to adhere to the following:</i></b></p> <ul style="list-style-type: none"> <li>• <b><i>Provide parity in coverage for other clinically appropriate remote delivery of medically necessary health care services, including office visits conducted by non-public-facing telephone communication methods that have audio-only or audio-video capability, to the extent that the provider is permitted by law to provide such services.</i></b></li> <li>• <b><i>Rates of payment to in-network providers for services delivered via telehealth and other remote modalities are not lower than the rates of payment established by the carrier for services delivered in person.</i></b></li> </ul>
	<a href="#">Supplemental Order</a>	03/19/2020	<ul style="list-style-type: none"> <li>• <b><u>Mandates</u></b> health carriers not refuse, because of lack of credentials, to pay claims submitted by providers credentialed within a health care organization but not at that health care organization's location where the service was provided or at a location not in that health care organization.</li> </ul>
	<a href="#">Bulletin 442   Consumer Guide to Insurance Provisions and Resources in Maine</a>	03/12/2020	<ul style="list-style-type: none"> <li>• <b><u>Directs</u></b> insurers to make all screening and testing services available with no deductible, copayment, or other cost sharing of any kind.</li> <li>• <b><u>Clarifies</u></b> 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.</li> <li>• If/when an immunization becomes available, <b><u>requires</u></b> insurers to immediately cover the cost of the vaccine and all associated costs of administration without cost-sharing.</li> <li>• <b><u>Reminds</u></b> 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).</li> <li>• <b><u>Requires</u></b> carriers to allow enrollees to obtain one-time refills of their prescription medications before the scheduled refill date.</li> <li>• <b><u>Provides</u></b> guidance with respect to coverage under travel insurance policies.</li> </ul>
<i>Maryland</i>	<a href="#">Interpretive Guidance</a>	03/23/2020	<ul style="list-style-type: none"> <li>• <b><i>Enumerates the essential businesses that may remain open, including the financial services sector, including insurance companies.</i></b></li> </ul>
	<a href="#">Bulletin 20-10   Press Release</a>	03/20/2020	<ul style="list-style-type: none"> <li>• <b><i>Encourages all insurers to make reasonable accommodations so that individuals and businesses do not lose coverage due to non-payment of premiums during the COVID-19 state of emergency.</i></b></li> </ul>



State	State Resources	Date Issued	Summary
			<ul style="list-style-type: none"> <li><i><b>Provides</b> that reasonable accommodations may include suspension of premiums due, extension of billing due dates and premium grace periods, and waiver of installment and late payment fees.</i></li> </ul>
	<a href="#">Bulletin 20-09   Press Release</a>	03/20/2020	<ul style="list-style-type: none"> <li><i><b>Provides</b> guidance with respect to coverage under travel insurance policies.</i></li> </ul>
	<a href="#">FAQs</a>	03/19/2020	<ul style="list-style-type: none"> <li><b>Provides</b> an overview of the impact COVID-19 will have on product licensing capabilities.</li> </ul>
	<a href="#">Advisory</a>	03/18/2020	<ul style="list-style-type: none"> <li><b>Offers</b> an overview of Business Interruption Coverage.</li> </ul>
	<a href="#">Press Release</a>	03/16/2020	<ul style="list-style-type: none"> <li><b>Notes</b> that the department is primarily focused on protecting costumers from unfair treatment by insurers during the COVID-19 pandemic.</li> </ul>
	<a href="#">Bulletin 20-07</a>	03/13/2020	<ul style="list-style-type: none"> <li><b>Notes</b> that the CMS has developed a HCPCS code that can be used by laboratories to bill for certain COVID-19 tests.</li> </ul>
	<a href="#">Press Release</a>	03/12/2020	<ul style="list-style-type: none"> <li><b>Offers</b> an overview of IRS guidance governing the waiving of cost-sharing arrangements by high-deductible health plans in response to COVID-19.</li> </ul>
	<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>

State	State Resources	Date Issued	Summary
<i>Massachusetts</i>	<a href="#">Executive Order</a>   <a href="#">Press Release</a>   <a href="#">COVID-19 Essential Services</a>	03/23/2020	<ul style="list-style-type: none"> <li>• <b>Orders</b> all businesses that do not provide essential services to close their physical workplaces and facilities to workers, customers, and the public.</li> <li>• <b>Classifies</b> workers who are needed to process and maintain systems for processing financial transactions and services (e.g., insurance services) as essential.</li> </ul>
	<a href="#">Bulletin 2020-05</a>   <a href="#">Press Release</a>	03/23/2020	<p><b>Requests</b> that carriers do the following:</p> <ul style="list-style-type: none"> <li>• <b>Explain</b> grace periods that usually allow stressed policy holders experiences significant financial hardship to delay payments without coverage being terminated.</li> <li>• <b>Work</b> with employers or individuals experiencing financial hardships to find the best ways to address concerns with the timing of premium payments.</li> <li>• <b>Explore</b> all ways to relax due dates for from premium payments.</li> </ul>
	<a href="#">Bulletin 2020-04</a>   <a href="#">Press Release</a>	03/16/2020	<ul style="list-style-type: none"> <li>• <b>Provides</b> guidance with respect to coverage of telehealth services.</li> </ul>
	<a href="#">Bulletin 2020-03</a>	03/12/2020	<ul style="list-style-type: none"> <li>• <b>Notes</b> that for a limited-time there is a Special Enrollment Period for qualified individuals who are currently without insurance to enroll in health coverage.</li> </ul>
	<a href="#">Press Release</a>	03/11/2020	<ul style="list-style-type: none"> <li>• <b>Provides</b> guidance with respect to coverage under travel insurance policies.</li> </ul>
	<a href="#">Bulletin 2020-02</a>	03/06/2020	<ul style="list-style-type: none"> <li>• <b>Expects</b> insurers to:                             <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> </li> </ul>

State	State Resources	Date Issued	Summary
<i>Michigan</i>	<a href="#">Executive Order 2020-21   Press Release</a>	<i>03/23/2020</i>	<ul style="list-style-type: none"> <li>• <b><i>Directs</i></b> all businesses and operations to temporarily suspend in-person operations that are not necessary to sustain or protect life.</li> <li>• <b><i>Directs</i></b> residents to stay in their homes unless they're a part of that critical infrastructure workforce, engaged in an outdoor activity, or performing tasks necessary to the health and safety of themselves or their family.</li> <li>• <b><i>Explains</i></b> that critical infrastructure workers include <u>workers in the insurance industry, but only to the extent that their work cannot be done by telephone or remotely.</u></li> </ul>
	<a href="#">Bulletin 2020-08-INS</a>	03/20/2020	<ul style="list-style-type: none"> <li>• <b>Provides</b> guidance to insurers regarding managing corporate governance issues and filing deadlines.</li> </ul>
	<a href="#">Survey Request</a>	03/19/2020	<ul style="list-style-type: none"> <li>• <b>Requests</b> feedback on responses to COVID-19 from all Michigan consumer finance licensees and registrants by March 20, 2020.</li> </ul>
	<a href="#">Press Release</a>	03/12/2020	<ul style="list-style-type: none"> <li>• <b>Announces</b> expanded access to telemedicine by immediately allowing Medicaid beneficiaries to receive services in their home to combat COVID-19.</li> <li>• <b>Notes</b> that the major insurers in the state will cover the use of virtual care/telemedicine and waive cost-sharing for COVID-19 testing.</li> </ul>
<i>Minnesota</i>	<a href="#">Consumer Alert   FAQs</a>	<i>03/19/2020</i>	<ul style="list-style-type: none"> <li>• <b><i>Provides</i></b> guidance to insurers regarding managing corporate governance issues and business interruption coverage.</li> </ul>
	<a href="#">Letter</a>	03/13/2020	<ul style="list-style-type: none"> <li>• <b>Requests</b> 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.</li> <li>• <b>Strongly encourages</b> health plans to limit or eliminate cost sharing for all forms of treatment for COVID-19 for in-network providers.</li> <li>• <b>Asks</b> that in-network providers be unavailable to provide services that health carriers make allowances for out of network care.</li> <li>• <b>Requests</b> that health carriers should take any necessary steps to expand the availability of telemedicine services for their enrollees.</li> </ul>

State	State Resources	Date Issued	Summary
			<ul style="list-style-type: none"> <li>• <b>Request</b> that health carriers provide a one-time refill of covered prescription medications prior to the expiration of the waiting period between refills.</li> </ul>
	<a href="#">Press Release</a>	03/13/2020	<ul style="list-style-type: none"> <li>• <b>Provides</b> guidance with respect to coverage under travel insurance policies.</li> </ul>
<b>Mississippi</b>	<a href="#">Bulletin 2020-01</a>	03/16/2020	<ul style="list-style-type: none"> <li>• <b>Directs</b> insurers to adopt procedures that will encourage their policyholders to use telemedicine for non-emergency medical care.</li> <li>• <b>Notes</b> that insurers should be aware that physician licensing requirements for telemedicine have been waived by the Board of Medical Licensures</li> </ul>
	<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>
<i>Missouri</i>	<a href="#">Bulletin 20-05   Press Release</a>	<i>03/21/2020</i>	<ul style="list-style-type: none"> <li>• <b><i>Strongly encourages health insurance providers to do the following:</i></b> <ul style="list-style-type: none"> <li>– <i>To issue a grace period that would prevent cancellations, nonrenewal, or termination coverages.</i></li> <li>– <i>To extend a grace period of at least 60 days for coverage in effect as of March 13, 2020, where premium or subscription charges are unpaid, in an effort to allow consumers to take actions necessary to keep their policies in force.</i></li> </ul> </li> </ul>
	<a href="#">Bulletin 20-04</a>	03/04/2020	<ul style="list-style-type: none"> <li>• <b>Provides</b> guidance to insurers regarding managing corporate governance issues and filing deadlines.</li> </ul>
	<a href="#">Bulletin 20-03</a>	03/03/2020	<ul style="list-style-type: none"> <li>• <b>Asks</b> insurers providing coverage in the state to take the following immediate measures:                     <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> </ul> </li> </ul>

State	State Resources	Date Issued	Summary
			<ul style="list-style-type: none"> <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="#">Guidance   Press Release</a>	03/19/2020	<ul style="list-style-type: none"> <li>• <b>Provides</b> guidance with respect to coverage of telehealth services.</li> </ul>
	<a href="#">Press Release   Press Release</a>	03/18/2020	<ul style="list-style-type: none"> <li>• <b>Reminds</b> consumers of year-round options for immediate health coverage.</li> <li>• <b>Notes</b> that insurance companies voluntarily assisting in virus response.</li> </ul>
	<a href="#">Press Release</a>	03/11/2020	<ul style="list-style-type: none"> <li>• <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.</li> </ul>
<b>Nebraska</b>	<a href="#">Notice</a>	03/19/2020	<ul style="list-style-type: none"> <li>• <b>Notes</b> that the Department will not take an enforcement action against an insurer if they amend their catastrophic policies to provide pre-deductible coverage for services associated with the diagnosis and/or treatment of COVID-19.</li> </ul>
	<a href="#">Consumer Alert</a>	03/13/2020	<ul style="list-style-type: none"> <li>• <b>Provides</b> guidance with respect to coverage under travel insurance policies.</li> </ul>
	<a href="#">Consumer Alert</a>	03/11/2020	<ul style="list-style-type: none"> <li>• <b>Offers</b> updates from insurers operating in the state regarding their policies addressing COVID-19.</li> </ul>
<b>Nevada</b>	<a href="#">FAQs</a>	<b>03/20/2020</b>	<ul style="list-style-type: none"> <li>• <b><i>Provides guidance with respect to coverage under travel insurance policies.</i></b></li> </ul>
	<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> </ul>

State	State Resources	Date Issued	Summary
			<ul style="list-style-type: none"> <li>• <b>Requires</b> insurers to provide coverage for off-formulary prescription drugs if there is not a formulary drug available.</li> </ul>
New Hampshire	<a href="#">FAQs</a>	03/19/2020	<ul style="list-style-type: none"> <li>• <b>Provides</b> guidance regarding insureds who recently lost employer-sponsored health insurance.</li> </ul>
	<a href="#">FAQs</a>	03/17/2020	<ul style="list-style-type: none"> <li>• <b>Provides</b> guidance to insurers regarding managing corporate governance issues and business interruption coverage.</li> </ul>
	<a href="#">Press Release</a>   <a href="#">FAQs</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 testing, as determined by the provider.</li> <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. 20-07</a>	03/22/2020	<ul style="list-style-type: none"> <li>• <b>Provides guidance with respect to coverage of telehealth services.</b></li> </ul>
	<a href="#">Executive Order No. 7</a>   <a href="#">Press Release</a>   <a href="#">Blog Post</a>	03/21/2020	<ul style="list-style-type: none"> <li>• <b>Requires non-essential retail businesses to close to the public, excluding “retail functions of banks and other financial institutions.”</b></li> <li>• <b>Notes that if a business is not a retail business, it may continue to operate, but it must accommodate its workforce wherever practicable for telework or work-from-home arrangements.</b></li> </ul>
	<a href="#">Bulletin No. 20-04</a>	03/19/2020	<ul style="list-style-type: none"> <li>• <b>Encourages</b> insurers and insurance producers to take into consideration the difficulties residents have endured.</li> <li>• <b>Encourages</b> such entities to, consistent with prudent insurance practices, relax due dates for premium payments and insurance policy-based loan payments, extend grace periods, waive late fees and penalties, allow forbearance with regard to the cancellation/non-renewal of policies, allow payment plans for premium payments, extend timeframes to complete property and</li> </ul>

State	State Resources	Date Issued	Summary
			automobile inspections or undergo medical exams, and exercise judicious efforts to assist affected policyholders.
	<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>
<i>New Mexico</i>	<a href="#">Bulletin 2020-006</a>	<i>03/20/2020</i>	<ul style="list-style-type: none"> <li>• <i><b>Requests that all insurance companies refrain from cancelling or non-renewing policies of businesses and individuals negatively impacted by the disruption due to the non-payment of premiums during this public health emergency, or at a minimum, provide extended grace periods for payment of premiums.</b></i></li> <li>• <i><b>Requests that all insurance companies work with their insureds after the public health emergency is over to allow the insureds to catch up on past due premiums in installments without loss of coverage.</b></i></li> </ul>
	<a href="#">Bulletin 2020-005</a>	03/17/2020	<ul style="list-style-type: none"> <li>• <b>Provides</b> guidance with respect to coverage of telehealth services.</li> </ul>
	<a href="#">Press Release</a>	03/13/2020	<ul style="list-style-type: none"> <li>• <b>Prohibits</b> insurers from imposing cost-sharing (e.g., copays, coinsurance and deductibles) for testing and health care services related to COVID-19, <u>including</u> coverage of pneumonia, influenza, or any disease or condition that is the subject of a public health emergency.</li> </ul>

State	State Resources	Date Issued	Summary
			<ul style="list-style-type: none"> <li>• <b>Requires</b> 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.</li> <li>• <b>Guarantees</b> free COVID-19 testing and treatment for residents of the state.</li> </ul>
	<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>
<i>New York</i>	<a href="#">Executive Order No. 202.8   Guidance</a>	<i>03/20/2020</i>	<ul style="list-style-type: none"> <li>• <i><b>Closes all non-essential businesses in the state.</b></i></li> <li>• <i><b>Classifies financial institutions, including insurance, as essential.</b></i></li> </ul>
	<a href="#">Insurance Circular Letter No. 8   Press Release</a>	<i>03/20/2020</i>	<ul style="list-style-type: none"> <li>• <i><b>Advises insurers to, among other things, suspend preauthorization review for scheduled surgeries or admissions at hospitals for 90 days from the date of this letter, subject to further evaluation as the COVID-19 situation develops.</b></i></li> <li>• <i><b>Suggests insurers suspend non-essential audits of hospital payments.</b></i></li> </ul>
	<a href="#">Executive Order No. 202.8   Guidance</a>	03/20/2020	<ul style="list-style-type: none"> <li>• <b>Closes</b> all non-essential businesses in the state.</li> <li>• <b>Clarifies</b> that financial institutions, including insurance, are essential businesses.</li> </ul>
	<a href="#">Insurance Circular Letter No. 7</a>	03/19/2020	<ul style="list-style-type: none"> <li>• <b>Urges</b> all regulated entities to alleviate the adverse impacts caused by COVID-19 on consumers and small businesses by:                             <ul style="list-style-type: none"> <li>– Offering payment accommodations, such as allowing consumers to defer payments at no cost, extending payment due dates, or waiving late or reinstatement fees, where consumers are unable to make timely payments of premium or fees due to COVID-19-related disruptions;</li> <li>– Working with consumers to avoid cancellation of insurance policies for (a) failure to pay premiums on time, (b) discovery of acts or omissions that may have increased the hazard insured against, or (c) physical changes in the property insured subsequent to</li> </ul> </li> </ul>



State	State Resources	Date Issued	Summary
			issuance or last renewal that result in the property no longer meeting the insurer's underwriting standards; and – Increasing resources as necessary to accommodate increased claim submissions and increased inquiries from consumers about policy coverage benefits, etc.
	<a href="#">Press Release</a>	03/19/2020	<ul style="list-style-type: none"> <li>• <b>Mandates</b> that businesses that rely on in-office personnel to decrease their office workforce by 75%, exempting essential services industries, including insurance.</li> <li>• <b>Announces</b> a new directive to mortgage servicers, providing 90-day mortgage relief to mortgage borrowers impacted by COVID-19.</li> </ul>
	<a href="#">Press Release</a>	03/17/2020	<ul style="list-style-type: none"> <li>• <b>Requires</b> 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.</li> </ul>
	<a href="#">Press Release</a>	03/16/2020	<ul style="list-style-type: none"> <li>• <b>Creates</b> a Special Enrollment Period available to New Yorkers during which eligible individuals will be able to enroll in insurance coverage directly through insurers between <b>March 16, 2020 and April 15, 2020</b>.</li> </ul>
	<a href="#">Press Release</a>	03/13/2020	<ul style="list-style-type: none"> <li>• <b>Prohibits</b> 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.</li> </ul>
	<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 <u>and</u> (2) are identifying, monitoring, and managing the financial risk associated with COVID-19.</li> </ul>
	<a href="#">Insurance Circular Letter No. 4   Travel Insurance FAQs</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>

State	State Resources	Date Issued	Summary
	<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-05   Press Release</a>	03/12/2020	<ul style="list-style-type: none"> <li>• <b>Reminds</b> insurers to ensure their telehealth programs are robust and will be able to meet any increased demand.</li> <li>• <b>Reminds</b> 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.</li> <li>• <b>Requests</b> insurers cover medically necessary diagnostic tests that are consistent with CDC guidelines related to COVID-19 at no cost to the insured.</li> <li>• <b>Requests</b> that insurers make expedited formulary exceptions.</li> </ul>
	<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	<ul style="list-style-type: none"> <li>• <b>Asks</b> insurers to take the following immediate measures related to the potential impact of COVID-19:                             <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> </ul> </li> </ul>

State	State Resources	Date Issued	Summary
			<ul style="list-style-type: none"> <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, <u>permits</u> 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> <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>
<i>Ohio</i>	<a href="#">Director’s Order   Press Release   FAQs</a>	<i>03/22/2020</i>	<ul style="list-style-type: none"> <li>• <i><b>Requires</b> all individuals to stay at home, unless they are engaged in essential work or activity.</i></li> <li>• <i><b>Incorporates</b> federal guidance with respect to classification as an essential business <u>and</u> includes financial and insurance institutions (e.g., insurance companies, underwriters, agents, brokers, and related insurance claims and agency services) as essential.</i></li> </ul>
	<a href="#">Bulletin 2020-05</a>	03/20/2020	<ul style="list-style-type: none"> <li>• <b>Orders</b> and directs that “emergency medical conditions” under Ohio law include testing and treatment related to COVID-19 and must be covered without preauthorization and at the same cost-sharing level as if provided in-network.</li> </ul>
	<a href="#">Bulletin 2020-04</a>	03/20/2020	<ul style="list-style-type: none"> <li>• <b>Orders</b> and directs insurers, TPAs, PBMs, etc. to suspend pharmacy audits during this state of emergency.</li> </ul>
	<a href="#">Bulletin 2020-03</a>	03/20/2020	<ul style="list-style-type: none"> <li>• <b>Directs</b> insurers to comply with several requirements during the state of emergency, including giving their insureds the option of deferring premium payments coming due, interest free, for up to 60 calendar days from each original premium due date.</li> </ul>

State	State Resources	Date Issued	Summary
	<a href="#">Bulletin 2020-02   FAQs</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>• <b>Encourages</b> 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>• <b>Requires</b> insurers to provide access to a standard and expedited formulary exceptions process for non-formulary prescription drugs <u>and 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>• <b>Clarifies</b> 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="#">LH Bulletin 2020-02</a>	03/17/2020	<ul style="list-style-type: none"> <li>• <b>Asks</b> insurers to take the following immediate measures related to COVID-19:                             <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 visit and an in-network urgent care center visit when testing for COVID-19.</li> <li>– Ensure that their telehealth programs are robust and will be able to meet increased demand.</li> <li>– Make expedited formulary exceptions.</li> </ul> </li> </ul>
	<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>

State	State Resources	Date Issued	Summary
<b>Oregon</b>	<a href="#">FAQs</a>	03/05/2020	<ul style="list-style-type: none"> <li>• <b>Details</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>Addresses</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>Provides</b> guidance with respect to coverage under travel insurance policies.</li> </ul>
<b>Pennsylvania</b>	<a href="#">Executive Order   Press Release   Press Release   Industry Operation Guidance</a>	<b>03/20/2020</b>	<ul style="list-style-type: none"> <li>• <b>Orders non-life sustaining businesses to close.</b></li> <li>• <b>Declares insurance carriers and agencies, brokerages, and other insurance-related activities as life-sustaining businesses, provided in-person sales/brokerage is prohibited.</b></li> </ul>
	<a href="#">Notice 2020-06   Press Release</a>	03/19/2020	<ul style="list-style-type: none"> <li>• <b>Issues</b> guidance on licensees regarding education courses and license renewals.</li> </ul>
	<a href="#">Notice 2020-05</a>	03/19/2020	<ul style="list-style-type: none"> <li>• <b>Extends</b> filing timeframes for rate, form, and advertisement filings.</li> </ul>
	<a href="#">Notice 2020-04</a>	03/19/2020	<ul style="list-style-type: none"> <li>• <b>Encourages</b> regulated entities and individuals to consider several actions, including relaxing due dates for premiums payments, extending grace periods, waiving late fees and penalties, and allowing payment plans for premiums payments to otherwise avoid a lapse in coverage.</li> </ul>
	<a href="#">Press Release</a>	03/18/2020	<ul style="list-style-type: none"> <li>• <b>Requests</b> a Special Enrollment Period for uninsured or underinsured residents in response to COVID-19.</li> </ul>
	<a href="#">Notice 2020-03</a>	03/10/2020	<ul style="list-style-type: none"> <li>• <b>Urges</b> 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.</li> <li>• <b>Urges</b> 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).</li> </ul>

State	State Resources	Date Issued	Summary
			<ul style="list-style-type: none"> <li>• <b>Encourages</b> insurers to review their telehealth service provider arrangements, provide coverage costs related to telehealth services, and prepare to meet increased demand.</li> <li>• <b>Asks</b> insurers to make expedited formulary exceptions.</li> <li>• <b>Encourages</b> 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.</li> </ul>
	<a href="#">FAQs   Press Release</a> <a href="#">  Press Release</a>	03/09/2020	<ul style="list-style-type: none"> <li>• <b>Explains</b> that all major medical, ACA-compliant plans should cover medically appropriate COVID-19 diagnostic testing and associated treatment.</li> <li>• <b>Notes</b> that the CDC and Pennsylvania Department of Health are currently performing tests without charge for COVID-19.</li> <li>• <b>Reminds</b> insurers to cover emergency services for an emergency medical condition at in-network levels.</li> </ul>
<b>Rhode Island</b>	<a href="#">Bulletin 2020-03</a>	03/19/2020	<ul style="list-style-type: none"> <li>• <b>Issues</b> guidance on licensees regarding education courses and license renewals.</li> </ul>
	<a href="#">Press Release</a>	03/14/2020	<ul style="list-style-type: none"> <li>• <b>Updates</b> telemedicine policies to include telephone-only services for primary care and behavioral health provider.</li> <li>• <b>Ensures</b> testing and screening for COVID-19 can be done without prior authorization and without any cost to the patient.</li> <li>• <b>Covers</b> prescription refills even if the prescription has yet to run out, provided that the prescription would remain valid beyond the refill date.</li> <li>• In the event a federally-approved vaccine becomes available, <b>ensures</b> that the cost of the immunization is covered for all enrollees.</li> <li>• <b>Announces</b> that the state is opening a Special Enrollment Period to allow residents to purchase coverage.</li> </ul>
<b>South Carolina</b>	<a href="#">Press Release</a>	03/12/2020	<ul style="list-style-type: none"> <li>• <b>Identifies</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>			

State	State Resources	Date Issued	Summary
<i>Tennessee</i>	<a href="#">Guidance</a>	03/20/2020	<ul style="list-style-type: none"> <li>• <b><i>Strongly encourages all entities to make filings electronically.</i></b></li> </ul>
	<a href="#">Bulletin 20-02</a>   <a href="#">Press Release</a>	03/09/2020	<ul style="list-style-type: none"> <li>• <b>Requests</b> insurers providing coverage in the state to take the following immediate measures:                             <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> </li> </ul>
<i>Texas</i>	<a href="#">Bulletin B-0007-20</a>	03/23/2020	<ul style="list-style-type: none"> <li>• <b><i>Encourages carriers to use grace periods for payments, temporary suspension of premium payments, payment plans, and other actions to allow continuing insurance coverage as appropriate.</i></b></li> <li>• <b><i>Notes that the Department will work with carriers to minimize the regulatory effects of an insurer's actions to provide policyholder relief, specifically for financial review requirements.</i></b></li> </ul>
	<a href="#">Press Release</a>	03/19/2020	<ul style="list-style-type: none"> <li>• <b>Notes</b> that the Texas Department of Insurance is coordinating with several state agencies on steps to help our state reduce the spread of COVID-19 and minimize potential regulatory burdens as insurers continue to serve their policyholders.</li> </ul>
	<a href="#">Emergency Rule</a>   <a href="#">Press Release</a>	03/18/2020	<ul style="list-style-type: none"> <li>• <b>Provides</b> guidance with respect to coverage of telehealth services.</li> </ul>
	<a href="#">FAQs</a>   <a href="#">Notice</a>	03/06/2020	<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>

State	State Resources	Date Issued	Summary
	<a href="#">Bulletin B-0005-20</a> <a href="#">  Press Release</a>	03/11/2020	<ul style="list-style-type: none"> <li>• <b>Strongly encourages</b> insurers to waive consumer costs for testing, including:                             <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> </li> </ul>
Utah	<a href="#">Guidance</a>   <a href="#">Press Release</a>	03/19/2020	<ul style="list-style-type: none"> <li>• <b>Strongly</b> urges insurers to expand coverage for COVID-19, including telehealth services.</li> <li>• <b>Provides</b> guidance with respect to coverage of telehealth services.</li> </ul>
	<a href="#">Bulletin 2020-1</a>	03/17/2020	<ul style="list-style-type: none"> <li>• <b>Asks</b> insurers to review and ensure their telehealth provider network is robust and can meet the increased demand.</li> <li>• <b>Encourages</b> insurers to allow insureds to obtain one-time refills of prescription medication before a scheduled refill date.</li> <li>• <b>Requests</b> 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.</li> </ul>
	<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="#">Revised Bulletin No. 211</a>	<i>03/20/2020</i>	<ul style="list-style-type: none"> <li>• <b><i>Directs all insurers and pharmacy benefit managers to suspend all routine provider audits.</i></b></li> </ul>
	<a href="#">Revised Bulletin No. 210</a>	<i>03/20/2020</i>	<ul style="list-style-type: none"> <li>• <b><i>Directs insurers to make at least a 30-day supply of medication available to members refilling their prescriptions</i></b></li> </ul>
	<a href="#">Memo</a>	03/19/2020	<ul style="list-style-type: none"> <li>• <b>Provides</b> guidance with respect to coverage of telehealth services.</li> </ul>
	<a href="#">Bulletin No. 211</a>	03/18/2020	<ul style="list-style-type: none"> <li>• <b>Directs</b> insurers to suspend all routine provider audits.</li> </ul>



State	State Resources	Date Issued	Summary
	<a href="#">Bulletin No. 210   Press Release</a>	03/17/2020	<ul style="list-style-type: none"> <li>• <b>Offers</b> guidance to insurers on coverage of prescription drugs.</li> </ul>
	<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	<a href="#">Press Release</a>	03/16/2020	<ul style="list-style-type: none"> <li>• <b>Directs</b> regulated electric, natural gas and water companies to suspend service disconnections until the coronavirus outbreak subsides.</li> </ul>
	<a href="#">Press Release</a>	03/11/2020	<ul style="list-style-type: none"> <li>• <b>Notes</b> that most major health care insurers have waived all costs associate with testing and emergency treatment for COVID-19.</li> </ul>
Washington	<a href="#">Press Release</a>	03/11/2020	<ul style="list-style-type: none"> <li>• <b>Requests</b> that labs be mindful of what they charge in relation to COVID-19 testing.</li> </ul>
	<a href="#">Emergency Order No. 20-01   Press Release   FAQs   Blog</a>	03/05/2020	<ul style="list-style-type: none"> <li>• <b>Orders</b> all insurers offering coverage in the state during from <b>March 5, 2020 – May 4, 2020</b> to:                             <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> <li>– Ensure compliance with the state’s balance billing protections.</li> </ul> </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>

State	State Resources	Date Issued	Summary
<i>West Virginia</i>	<a href="#">Executive Order 9-20   Summary</a>	03/23/2020	<ul style="list-style-type: none"> <li>• <b>Requires</b> all individuals within the state to stay at home, unless performing an essential activity.</li> <li>• <b>Requires</b> non-essential businesses and operations to temporarily cease operations.</li> <li>• <b>Classifies</b> financial and insurance institutions (e.g., insurance companies, underwriters, agents, brokers, and related insurance claims and agency services) as essential.</li> </ul>
	<a href="#">Emergency Order: 20-EO-02</a>	03/18/2020	<ul style="list-style-type: none"> <li>• <b>Insurers</b> and other regulated entities must not issue a cancellation notice or nonrenewal notice pertaining to any insurance policy, plan or contract if the reason for cancellation or nonrenewal is a result of circumstances stemming from the COVID-19 pandemic</li> </ul>
	<a href="#">Bulletin No. 20-06</a>	03/17/2020	<ul style="list-style-type: none"> <li>• <b>Provides</b> guidance on temporary producer license accessibility.</li> </ul>
	<a href="#">Emergency Order</a>	03/13/2020	<ul style="list-style-type: none"> <li>• <b>Declares</b> an insurance emergency in West Virginia and <u>suspends</u> normal time frames for claim handling and settlement.</li> <li>• <b>Orders</b> 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.</li> </ul>
	<a href="#">Bulletin No. 20-05</a>	03/13/2020	<ul style="list-style-type: none"> <li>• <b>Requires</b> insurers to cover an additional one-time early refill of any necessary prescriptions to ensure individuals have access to their necessary medications.</li> <li>• <b>Allows</b> insurers to make formulary exceptions.</li> </ul>
	<a href="#">Bulletin No. 20-04</a>	03/13/2020	<ul style="list-style-type: none"> <li>• <b>Requests</b> 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.</li> </ul>
	<a href="#">Bulletin No. 20-03</a>	03/13/2020	<ul style="list-style-type: none"> <li>• <b>Requests</b> that insurers immediately review their telehealth or telemedicine services.</li> </ul>

State	State Resources	Date Issued	Summary
	<a href="#">Bulletin No. 20-01</a>	03/09/2020	<ul style="list-style-type: none"> <li>• <b>Asks</b> insurers to take the following immediate measures:                             <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> </li> </ul>
<i>Wisconsin</i>	<a href="#">Bulletin</a>	<i>03/23/2020</i>	<ul style="list-style-type: none"> <li>• <i><b>Orders</b> that Insurers shall not deny a claim under a personal auto policy solely because the insured was engaged in delivering food on behalf of a restaurant impacted by the restaurant closure.</i></li> <li>• <i><b>Orders</b> all insurers who provide commercial general liability coverage to a restaurant to notify their restaurant insureds that hired and non-owned auto coverage is available if requested.</i></li> </ul>
	<a href="#">Bulletin</a>	03/20/2020	<ul style="list-style-type: none"> <li>• <b>Encourages</b> insurers to offer flexibility to insureds who are incurring economic hardship, including offering non-cancellation periods, deferred premium payments, premium holidays and acceleration or waiver of underwriting requirements.</li> </ul>
	<a href="#">Bulletin   Press Release</a>	03/15/2020	<ul style="list-style-type: none"> <li>• <b>Provides</b> guidance to insurers regarding managing corporate governance issues and filing deadlines.</li> </ul>
	<a href="#">Bulletin   Press Release</a>	03/06/2020	<ul style="list-style-type: none"> <li>• <b>Requests</b> insurers to take the following immediate measures:                             <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> </ul> </li> </ul>

State	State Resources	Date Issued	Summary
			<ul style="list-style-type: none"> <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>
<b>Wyoming</b>	<a href="#">Bulletin 20-01</a>	03/11/2020	<ul style="list-style-type: none"> <li>• <b><u>Advises</u></b> insurers to waive any cost-sharing for laboratory diagnostic testing for respiratory syncytial virus, influenza, respiratory panel test, and COVID-19.</li> <li>• <b><u>Asks</u></b> 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).</li> <li>• <b><u>Encourages</u></b> insurers to use telehealth services instead of in-person health care services <u>and</u> liberalize telehealth benefits.</li> </ul>