THE COUNCIL
The Council of Insurance Agents & Brokers

Steptoe

UPDATED May 22, 2020

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*, including:**

- Massachusetts issued a Bulletin extending the special enrollment period for qualified individuals who are currently without health insurance to June 23, 2020.
- Montana issued a Press Release noting that auto insurers are issuing refunds and other savings to policyholders.
- New York issued a Bulletin updating a previously issued Circular Letter by extending the individual producer license expiration date to July 8, 2020.
- Texas issued a Commissioner's Bulletin relaxing certain regulations for title agents/companies charging premiums for simultaneous loan policies.

***** Most notably, a brief overview chart is provided below with respect to the recent stay-at-home orders in Alabama, Arizona, Alaska, California, Colorado, Connecticut, Delaware, the District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Vermont, Virginia, Washington, West Virginia, and Wisconsin. 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. ***As states have started to remove restrictions on non-essential businesses and reopen their economies, we have included a brief notation in this chart. If you have any questions about particular state reopening orders, please let us know.***

* In addition, we have begun tracking state efforts to enhance eligibility for workers' compensation for certain frontline employees. The requirements vary significantly from state to state. The states that have acted thus far include Alaska, Arkansas, California, Florida, Kentucky, Michigan, Missouri, New Hampshire, New Mexico, North Dakota, and Washington.

* 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?	Has the state started lifting restrictions on non-essential businesses?
Alabama	**YES**	**YES**	**YES**	**YES**
Alaska	**YES**	**YES**	**YES**	**YES**
Arizona	**YES**	**YES**	**YES**	**YES**
Arkansas	**NO**			**YES**
California	**YES**	**YES**	**YES**	
Colorado	**YES**	**NO**	**YES**	**YES**
Connecticut	**YES**	**YES**	**YES**	**YES**
Delaware	**YES**	**NO**	**YES**	**YES**
D.C.	**YES**	**YES**	**YES**	**YES**
Florida	**YES**	**YES**	**YES**	**YES**
Georgia	**YES**	**YES**	**YES**	**YES**
Hawaii	**YES**	**YES**	**YES**	**YES**
Idaho	**YES**	**YES**	**YES**	
Illinois	**YES**	**NO**	**YES* (FINANCIAL INSTITUTIONS)**	
Indiana	**YES**	**YES**	**YES**	**YES**
Iowa	**YES* (RETAIL-SPECIFIC)**	**NO**	**YES**	**YES**
Kansas	**YES**	**NO**	**YES**	**YES**
Kentucky	**YES**	**YES**	**YES**	**YES**
Louisiana	**YES**	**YES**	**YES**	**YES**
Maine	**YES**	**YES**	**YES**	**YES**
Maryland	**YES**	**YES**	**YES**	**YES**
Massachusetts	**YES**	**YES**	**YES**	**YES**
Michigan	**YES**	**YES**	**YES**	**YES**
Minnesota	**YES**	**YES**	**YES**	**YES**
Mississippi	**YES**	**YES**	**YES**	**YES**
Missouri	**YES**	**YES**	**YES**	**YES**
Montana	**YES**	**YES**	**YES**	**YES**
Nebraska	**YES* (RETAIL-SPECIFIC)**	**NO**	**YES* (RETAIL-SPECIFIC)**	**YES**
Nevada	**YES**	**YES**	**YES**	**YES**
New Hampshire	**YES**	**YES**	**YES**	**YES**
New Jersey	**YES* (RETAIL-SPECIFIC)**	**NO**	**YES* (RETAIL-SPECIFIC)**	
New Mexico	**YES**	**NO**	**YES**	**YES**
New York	**YES**	**NO**	**YES**	
North Carolina	**YES**	**YES**	**YES**	**YES**

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?	Has the state started lifting restrictions on non-essential businesses?
North Dakota	**NO**			**YES**
Ohio	**YES**	**YES**	**YES**	**YES**
Oklahoma	**NO**			**YES**
Oregon	**YES* (INDUSTRY-SPECIFIC)**	**NO**	**YES* (INDUSTRY-SPECIFIC)**	**YES**
Pennsylvania	**YES**	**YES**	**YES**	**YES**
Rhode Island	**YES* (RETAIL-SPECIFIC)**	**NO**	**YES* (RETAIL-SPECIFIC)**	**YES**
South Carolina	**YES**	**YES**	**YES**	**YES**
South Dakota	**NO**			
Tennessee	**YES**	**YES**	**YES**	**YES**
Texas	**YES**	**YES**	**YES**	**YES**
Utah	**NO**			
Vermont	**YES**	**NO**	**YES* (FINANCIAL INSTITUTIONS)**	**YES**
Virginia	**YES* (RETAIL-SPECIFIC)**	**NO**	**YES* (RETAIL-SPECIFIC)**	**YES**
Washington	**YES**	**NO**	**YES**	
West Virginia	**YES**	**YES**	**YES**	**YES**
Wisconsin	**YES**	**YES**	**YES**	**YES**
Wyoming	**NO**			

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State	State Resources	Date Issued	Summary
Alabama	Proclamation	05/08/2020	• **Provides** liability protections for businesses and health care providers in the event of death or injury of individuals, or the damage of property, in connection with COVID-19.
	Frequently Asked Questions	05/05/2020	• **Provides** guidance regarding COVID-19 testing and treatment coverage options for uninsured individuals.
	Bulletin No. 2020-10	04/29/2020	• **Extends** a previous Bulletin regarding producer licensing requirements, renewals, and testing.
	Bulletin No. 2020-09	04/29/2020	• **Requests** property and causality insurers to do the following: – Be lenient in considering late claims. – Relax the completion deadline and accept electronic signatures for certain statements and examinations. – Avoid penalizing policyholders who are delayed in completing repairs. – Extend the allowable timeframe for policyholders to notify an insurer of the intent to make a claim and recover withheld depreciation.
	Amended Statewide Public Health Order | Fact Sheet	04/28/2020	• **Permits** certain non-essential businesses to reopen to the public if they abide by social distancing requirements. • **Permits** all retail stores to reopen if they implement certain social distancing and sanitation protocols and limit their maximum occupancy rate to no more than 50%. • **Clarifies** that restaurants, bars, entertainment venues, athletic facilities, and close-contact service providers must remain closed to non-employees.
	Frequently Asked Questions	04/27/2020	• **Answers** questions regarding business interruption coverage.
	Bulletin 2020-07	04/17/2020	• **Recommends** health insurers consider continuing coverage of employees under group policies even if the employee would otherwise become ineligible due to a decrease in worked hours. • **Reminds** insurers of their responsibilities under COBRA.

State	State Resources	Date Issued	Summary
			• **Notes** that the Commissioner will not take any enforcement action against insurers that adjust policies and practices if insurers provide flexibility in employee coverage during the COVID-19 pandemic.
	Press Release	04/09/2020	• **Provides** guidance regarding insureds who recently lost employer-sponsored health insurance.
	Bulletin No. 2020-06	04/08/2020	• **Urges** automobile insurers to consider offering an immediate reduction in premium via premium credit or return of premiums.
	Notice | Press Release	04/08/2020	• **Provides** guidance on temporary producer license requirements.
	Consumer Alert	04/06/2020	• **Provides** guidance regarding unemployment insurance due to COVID-19-related layoffs.
	Amended Statewide Public Health Order | Press Release	04/03/2020	• **Restricts** the operation of non-essential businesses. • **Cites** federal government guidance and **designates** professional services—including insurance services—as essential.
	Bulletin 2020-05	03/30/2020	• **Recommends** insurers consider the following actions: – Relaxing due dates for premium payments. – Extending grace periods. – Waiving late fees and penalties. – Allowing premium payment plans which will avoid a lapse in coverage. – Expanding automobile coverage to allow personal vehicles to be covered while delivering food, medicine or other essential services for commercial purposes. • **Requests** insurers, producers, and other licensees who accept premium payments to consider alternate methods of payment like electronic transfers.
	Bulletin 2020-04	03/30/2020	• **Notes** that insurance company employees should seek to work remotely or behind closed doors when possible despite being categorized as an essential service.

State	State Resources	Date Issued	Summary
	Bulletin 2020-03	03/25/2020	• **Extends** pre-licensing deadlines 60 days past the expiration date. • **Waives** CE class proctoring requirements through the end of April.
	Consumer Notice | FAQs	03/25/2020	• **Details** the specific actions of major health insurers in the state.
	Consumer Notice	03/18/2020	• **Assures** consumers that ALDOI is closely monitoring insurance issues related to COVID-19.
	FAQs	03/17/2020	• **Provides** guidance with respect to coverage under travel insurance policies.
	Bulletin 2020-02 | Press Release	03/13/2020	• **Asks** insurers to: – Waive any cost-sharing for COVID-19 laboratory tests and the cost-sharing for an in-network provider office visit, in-network urgent care center visit, or an emergency room visit when testing for COVID-19. – Review and ensure their telehealth programs with participating provider are ready to meet any increased demand. – If an insurer does not have a provider in its network with the appropriate training and experience to meet the particular health needs of an insured, make exceptions to provide access to an out-of-network provider at the in-network cost-sharing. – In the event an immunization becomes available, immediately cover the immunization with no cost-sharing for all covered members. – Make expedited formulary exceptions.
Alaska	Consumer Advisory	05/13/2020	• **Provides** guidance to policyholders and insurers regarding business interruption insurance coverage during the COVID-19 pandemic. • **Encourages** insureds to review their policies to determine if the losses they have incurred due to COVID-19 are covered.

State	State Resources	Date Issued	Summary
	Health Mandate 016 | Press Release	04/22/2020	• **Permits** non-essential businesses (e.g., restaurants, retail stores, personal care services, gyms, etc.) to resume operations on April 24, 2020 if they meet certain social distancing, staffing, and cleaning protocols.
	Press Release	04/21/2020	• **Permits** certain businesses and industries (e.g., restaurants, retail stores, and other non-essential businesses) to reopen to the public on April 24, 2020 with "limited services" and certain safety measures in place.
	R20-07	04/16/2020	• **Amends** a previous Regulatory Order prohibiting carriers from terminating insurance contracts due to non-payment extending the requirement to June 1, 2020.
	R20-06	04/15/2020	• **Orders** health insurers to suspend preauthorization reviews for inpatient and outpatient services for the duration of the COVID-19 pandemic, among other things.
	R20-05	04/15/2020	• **Orders** health insurers waive any cost-sharing for laboratory diagnostic testing for respiratory syncytial virus, influenza, and COVID-19. • **Requires** health insurers to provide telehealth services to high deductible health plans consistent with federal guidance.
	R20-04	04/15/2020	• **Prohibits** carriers from terminating insurance contracts due to non-payment. • **Notes** that the DOI will work with carriers to minimize the regulatory effects of the prohibition, specifically financial review requirements. • **Extends** the grace period for policy cancellation caused by late payment. • **Allows** insurers to request filings to be treated as "Prior Approval" if their company experiences operational challenges due to COVID-19.
	Bulletin 20-05	04/10/2020	• **Explains** the recent enactment of legislation that establishes a presumption of compensability under the Workers' Compensation Act for emergency response and health care employees who contract COVID-19 during the public health disaster if the employee:

State	State Resources	Date Issued	Summary
			– Is employed as a firefighter, emergency medical technician, paramedic, peace officer, or health care provider; – Is exposed to COVID-19 in the course of employment; and – Receives a (1) COVID-19 diagnosis by a physician, (2) presumptive positive COVID-19 test result, or (3) laboratory-confirmed COVID-19 diagnosis. • **Applies** the presumption retroactively to March 11, 2020.
	B20-12	03/29/2020	• **Requires** that insurers pay claims for covered services when consumers are billed for services located at, sponsored by, or facilitated by the local, state, or federal government during this pandemic until such alternate sites are closed. • **Encourages** insurers to provide hospitals with an up-to-date list of all network rehabilitation facilities, long-term acute care hospitals, and skilled nursing facilities to facilitate such discharges. • **Urges** insurers to waive any requirements for location-based credentialing. • **Urges** insurers to pay claims as soon as possible.
	Health Mandate 011 | Health Mandate 012 | FAQs | Press Release | Attachment A (Essential Businesses) | Attachment B (Emergency Travel Order)	03/27/2020	• **Closes** non-essential businesses, but **designates** insurance services as essential financial services.

State	State Resources	Date Issued	Summary
	B20-11	03/27/2020	• **Requires** insurers to permit employers to continue covering employees under group policies even if the employee would otherwise become ineligible due to a decrease in hours worked per week. • **Prohibits** insurers to increase premium rates or terminate a group policy based on a group's decreased enrollment or participation due to COVID-19. • **Requires** that insurers suspend deadlines for claim filing and appeals. • **Urges** insurers to implement fully electronic claims processes that will enable medical billing staff to readily submit claims or supporting documentation without having to be present in clinical settings such as hospitals or doctor's offices. • **Requires** insurers to cover off-formulary prescription drugs if there is not a formulary drug to treat a covered condition due to supply shortages related to COVID-19.
	R20-03	03/25/2020	• **Allows** for the symptoms of COVID-19 to be covered under Alaska's Comprehensive Health Insurance Association Reinsurance Program.
	Adoption Order 20-01 | Notice of Adoption of Emergency Regulation	03/25/2020	• **Provides** that cardio-respiratory failure and shock will be covered by Alaska's Comprehensive Health Insurance Association Reinsurance Program.
	B20-10	03/20/2020	• **Encourages** insurers to allow policyholders to self-audit and self-report changes in their exposure or risk profile and adjust premiums accordingly. • **Notes** 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.

State	State Resources	Date Issued	Summary
	B20-09	03/19/2020	• **Clarifies** that respiratory panel tests are no longer subject to the zero cost-sharing requirement. • **Explains** 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. • **Notes** 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.
	Regulatory Order No. R20.02	03/18/2020	• **Extends** filing timeframes for required for external healthcare reviews.
	B20-08	03/18/2020	• **Prohibits** insurers from terminating insurance contracts due to non-payment. • **Encourages** insurers to work with policyholders in the collection of premiums and to waive all late fees. • **Expects** that any problems with premium payment during the extended period would be resolved by the insurer without a consumer complaint being filed.
	B20-07	03/17/2020	• **Provides** guidance with respect to coverage of telehealth services.
	B20-06	03/16/2020	• **Extends** filing timeframes for rate, form, and advertisement filings.
	FAQs | Press Release	03/16/2020	• **Provides** guidance with respect to coverage under travel insurance policies.
	B20-03	03/03/2020	• **Expects** insurers to: – Provide for early refills or replacements of lost or damaged medications and expects this flexibility to continue while the potential for quarantine is high. – Allow affected consumers to obtain emergency supplies or refills without applying additional authorization requirements.

State	State Resources	Date Issued	Summary
Arizona	Executive Order 2020-36 | Press Release	05/12/2020	• **Clarifies** that the stay at home order expires on May 15, 2020. • **Requires** all businesses and entities in the state to establish and implement safety guidelines. • **Urges** individuals to maximize physical distance from others.
	Executive Order 2020-33 | Press Release | Guidance	04/29/2020	• **Requires** essential businesses to implement certain physical distancing measures. • **Permits** all retail businesses to reopen to the public on May 8, 2020, if they establish and implement certain safety protocols.
	Executive Order 20-22	04/22/2020	• **Amends** the previous Executive Order regarding workers' compensation in the following ways: – Defines key terms like "first responder" and "front-line health care workers" for the purpose of determining eligibility by the Workers Compensation Commission. – Allows Arkansas National Guard Soldiers and Airmen on State Active Duty to be eligible for workers compensation if they demonstrate a causal connection to COVID-19.
	Bulletin 2020-04	04/16/2020	• **Urges** insurers to consider offering relief in the following ways: – Refrain from cancelling or non-renewing policies due to non-payment. – Granting a grace period for premium payments or extending the time before nonpayment of premium triggers an applicable grace period. – Work with insureds on premium payment plans for late payments. – Waive late fees, interests, and penalties. – Delay premium increases. – Suspend the use of credit report for rating.
	Executive Order 2020-29	04/14/2020	• **Provides** updated guidance regarding expanded coverage of telehealth services.

State	State Resources	Date Issued	Summary
	Executive Order 20-19	04/14/2020	• **Amends** the previous Executive Order regarding workers' compensation in the following ways: – Suspends the requirement that a contagious or infectious disease be contracted in or immediately connected to a hospital. – Suspends the provision that prevents compensation for the exposure to a disease that the general public is exposed to. • **Defines** exposure to COVID-19 as an "unusual and unpredicted incident." • **Allows** any first responders and front-line healthcare workers who test positive for COVID-19 to be considered eligible for workers' compensation.
	Regulatory Order 2020-03	04/14/2020	• **Reminds** companies that they still have to make all required electronic filings with the NAIC and the Department. • **Extends** filing deadlines to give insurers additional time to complete filings.
	Executive Order 2020-26 | Press Release	04/08/2020	• **Allows** notaries public who meet requirements specified by the Arizona Secretary of State to offer remote online notarization. • **Allows** individuals and notaries to meet, sign and notarize documents online starting Friday, April 10, 2020
	Regulatory Bulletin 2020-02	04/03/2020	• **Addresses** coverage of diagnostic testing, cost-sharing requirements, and telemedicine.
	Executive Order 2020-18 | Press Release | Executive Order 2020-12 | Press Release	03/23/2020	• **Requires** all individuals to stay home, unless engaging in essential activities. • **Prohibits** municipalities from closing businesses deemed essential by the federal government. • **Deems** insurance services to be essential.
	Executive Order 2020-17 | Press Order	03/26/2020	• **Provides** guidance regarding extended deadlines for license and class requirements.
	Executive Order 2020-15 | Press Release	03/25/2020	• **Provides** guidance with respect to coverage of telehealth services.

State	State Resources	Date Issued	Summary
	Press Release	03/13/2020	• **Provides** guidance with respect to coverage under travel insurance policies.
	Executive Order 2020-07 | Press Release	03/11/2020	• **Requires** all insurers regulated by the state to: – Cover COVID-19 diagnostic testing from all qualified laboratories without regard to whether the laboratory is in-network. – Waive all cost-sharing requirements for consumers related to COVID-19 diagnostic testing. – Cover telemedicine visits at a lower cost-sharing point for consumers than the same in-office service to encourage utilization of telemedicine for the duration of the state's public health emergency.
Arkansas	Bulletin No. 25-2020	05/11/2020	• **Suspends** on-site audits by title insurers for 45 days.
	Bulletin No. 24-2020	05/11/2020	• **Suspends** random audits of pharmacies by PBMs for 45 days. • **Suspends** signature requirements for pharmacy plan beneficiaries for 45 days. • **Clarifies** the ban on price gouging, which prohibits businesses from charging more than 10% more than the pre-emergency price of goods or services for 30 days.
	Bulletin No. 23-2020	05/11/2020	• **Suspends** payment audits of hospitals and healthcare providers for 45 days. • **Directs** health insurers to delay the time limit on overpayment recovery or any other agreed upon time limit between health insurers, hospitals, and healthcare providers for 45 days. • **Reminds** health insurers of their obligation to cover services provided through telemedicine.
	Bulletin No. 22-2020	05/11/2020	• **Directs** all insurers and other regulated entities to provide to the Department an email address designated to field consumer complaints. • **Advises** insurers and other regulated industries to continue to adjust claims as expeditiously as possible. • **Advises** insurers to utilize all possible methods of adjusting claims remotely (e.g., telephone, email, fax, and mobile applications). • **Notes** that insurers may request an extension for regulatory filing deadlines. • **Clarifies** that electronic filings with electronic signatures will be accepted by the Department.

State	State Resources	Date Issued	Summary
			• **Notes** that on-site exams will not be conducted by the Department during the pandemic. • **Notes** that the Department will not deem any active individual producer's license as inactive for failure to submit a renewal application or pay renewal fees for 45 days.
	Bulletin No. 21-2020	05/11/2020	• **Issues** a 45-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. – Terminated, laid off, or who are self-employed or an independent contractor and have experienced a cessation of work. • **Advises** policyholders that this moratorium is not a waiver; it is only an extension or grace period in which to pay premiums. • **Clarifies** that insurance companies may continue deducting premiums unless a policyholder tells their insurance company and financial institution to stop. • **Clarifies** that the moratorium only applies to cancellation or non-renewals attributed to a failure to pay premiums during the applicable 45-day period. • **Clarifies** that if a policy is cancelled or non-renewed for any allowable reason, it must be done in accordance with statutory notice requirements. • **Requests** that insurance companies consider that persons diagnosed with COVID-19 may be unable to receive a notice of cancellation or non-renewal.
	Bulletin No. 20-2020	05/11/2020	• **Rescinds** several expired bulletins.
	Press Release | Guidance | Press Release	04/30/2020	• **Permits** gyms to reopen on May 4, 2020, if they follow health safety guidelines. • **Permits** restaurants to reopen on May 11, 2020, if they abide by certain social distancing and sanitation protocols.

State	State Resources	Date Issued	Summary
	Executive Order 20-19	04/14/2020	• **Allows** first responders and front-line healthcare workers to seek workers compensation for exposure (i.e., an unusual and unpredicted incident) to COVID-19 if contracted in the line of duty. • **Provides** that first responders and front-line healthcare workers who test positive for COVID-19 may be eligible for workers compensation if they can demonstrate a causal connection between their diagnosis of COVID-19 as a result of their employment or occupation. • **Clarifies** that claims for workers compensation due to exposure to COVID-19 must be actually incurred due to one's employment and not due to exposure outside the line of duty.
	Bulletin No. 18-2020	04/14/2020	• **Reminds** companies that they are still required to make all mandated electronic filings with the NAIC and the Department. • **Requests** that any company who believes they will not be able to meet a filing deadline, contact the Finance Division. • **Notes** that if a company is unable to make hard copy filings at this time, the Department will accept electronic filings with electronic signatures.
	Press Release	04/10/2020	• **Provides** information from auto insurance companies about their respective plans to offer relief to consumers during the COVID-19 health crisis.
	Bulletin No. 16-2020	04/09/2020	• **Directs** all title insurers to suspend onsite audits of agencies appointed with the insurer during the state of emergency.
	Bulletin No. 15-2020	04/09/2020	• **Directs** health carriers to suspend payment audits of hospitals and healthcare providers during the state of emergency.
	Notice	04/07/2020	• **Issues** a Special Enrollment Period for marketplace health insurance plans.

State	State Resources	Date Issued	Summary
	Notice	04/02/2020	• **Issues** 60-day moratorium against cancellation/non-renewal for non-payment for individuals who are diagnosed with/positively tested for COVID-19 and/or terminated, laid off, or who are self-employed or an independent contractor and have experiences a cessation of work.
	FAQs	03/30/2020	• **Provides** COVID-19 health insurance information for consumers, producers, and providers.
	Bulletin No. 13-2020	03/27/2020	• **Reminds** all insurers offering health insurance plans regulated by the Department that they must comply with the reimbursement requirements for healthcare services provided through telemedicine.
	Bulletin No. 12-2020 | Press Release	03/27/2020	• **Issues** a 60-day moratorium on the cancellation/non-renewal of personal lines insurance policies.
	Bulletin No. 11-2020	03/27/2020	• **Provides** guidance regarding extended deadlines for license and class requirements.
	Bulletin No. 10-2020 | Press Release	03/24/2020	• **Suspends** the requirement that consumers sign for their pharmacist services is an impediment to the rendering of assistance to our citizens affected by the virus. • **Suspends** the requirement that pharmacy plan beneficiaries sign for the rendering of pharmacy services during the 60-day period.
	Bulletin No. 9-2020	03/24/2020	• **Provides** guidance to insurers regarding managing corporate governance issues and business interruption coverage.
	Bulletin No. 7-2020	03/24/2020	• **Asks** PBMs to confirm price increases with the Department when they occur.

State	State Resources	Date Issued	Summary
	Bulletin No. 6-2020 | Press Release	03/20/2020	• **Advises** all insurers and other regulated industries that they must continue to adjust claims as expeditiously as possible during this emergency. • **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. • **Notes** that this moratorium is not a waiver; it is only an extension or grace period in which to pay premiums.
	Executive Order 20-05	03/13/2020	• **Provides** guidance with respect to coverage of telehealth services.
California	Bulletin 2020-4 | Press Release	05/15/2020	• **Extends** a previous Bulletin requiring insurers to return partial insurance premiums to consumers and businesses to May 31, 2020.
	Notice	05/14/2020	• **Details** what constitutes as unfair methods of competition or practices for insurers, including the following: – Fail to attempt in good faith to effectuate prompt, fair, and equitable settlements of claims in which liability has become reasonably clear. – Compel insureds to institute litigation to recover amounts due under an insurance policy by offering substantially less than the amounts ultimately recovered in actions brought by the insureds, when the insureds have made claims for amounts reasonably similar to the amounts ultimately recovered. – Fail to settle claims promptly, where liability has become apparent, under one portion of the insurance policy coverage in order to influence settlements under other portions of the insurance policy coverage.
	Executive Order N-62-20	05/06/2020	• **Establishes** a presumption that any COVID-19-related illness of an employee, including both non-essential and essential workers, that is diagnosed with COVID-19 arose out of and in the course of their employment (i.e., it was occupationally related).
	Notice	05/05/2020	• **Reminds** individuals of the extended deadline for commercial licenses, May 30, 2020, and non-commercial licenses, June 30, 2020.

State	State Resources	Date Issued	Summary
	Notice	04/22/2020	• **Extends** tax and filing deadlines for insurers.
	Notice | Press Release	04/14/2020	• **Seeks** to ensure that all agents, brokers, insurance companies, and other licensees "accept, forward, acknowledge, and fairly investigate all business interruption insurance claims submitted by businesses." • **Requires** every insurer, agent, broker, company representative, or other licensee to comply with their obligations under state law in connection with all California insurance claims, including (but not limited to) business interruption insurance claims, event cancellation claims, and other related claims filed by California businesses. • **Provides** that no insurer, agent, broker, company representative, or other licensee can dissuade policyholders from filing a notice of claim under its business interruption coverage, or refuse to open an investigate such claims, upon receipt of a notice of a claim.
	Bulletin 2020-3 | Press Release	04/13/2020	• **Orders** certain insurance companies to refund premiums to specific individuals and businesses affected by the COVID-19 emergency.
	Notice | Press Release	04/10/2020	• **Prohibits** insurers from denying a claim under a personal auto policy solely because the driver provided delivery service on behalf of a California essential business impacted by COVID-19.
	Notice | Press Release	04/06/2020	• **Reminds** insurance companies that all workers affected by COVID-19 on the job are eligible for workers' compensation benefits regardless of their immigration status.

State	State Resources	Date Issued	Summary
	Notice | Press Release	04/03/2020	• **Notes** that all licensees should not attempt to enforce policy or statutory deadlines on policyholders until 90 days after the end of the statewide state of emergency (or other state of emergency that impacts a specific policyholder), including—but not limited to: – Deadlines for the submission of a sworn proof of loss; – Other claim forms; – Examinations under oath; – Medical examinations; – Physical inspections of insured property; – Separating damaged property from undamaged property; – Temporary repairs to prevent further damage; and – Any other policy, statutory, or insurer-imposed deadlines placed on the policyholder where failure to comply could result in the forfeiture, limitation, or waiver of any policyholder(s) rights to benefits under any policy of insurance.
	Notice | Press Release	03/30/2020	• **Directs** health insurance companies to provide increased telehealth access for consumers.
	Notice | Press Release | FAQs	03/26/2020	• **Issues** a survey regarding managing corporate governance issues and business interruption coverage.
	Press Release	03/20/2020	• **Urges** uninsureds and those who have lost coverage due to COVID-19 to purchase health coverage through health plans and health insurers offering coverage outside the exchange during a new special enrollment period until June 20, 2020.
	Executive Order N-33-20 | FAQs | Critical Infrastructure Workers List	03/20/2020	• **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. • **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).

State	State Resources	Date Issued	Summary
	Press Release	03/20/2020	• **Urges** uninsured residents and those that have lost their coverage to purchase coverage through Covered California—or though other health plans/insurers offering coverage outside the exchange—during a Special Enrollment Period.
	Notice	03/18/2020	• **Encourages** 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." • **Notes** 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."
	Notice | Press Release	03/18/2020	• **Requests** that all insurers provide their policyholders with at least a 60-day grace period to pay insurance premiums. • **Requests** that no policies are cancelled for nonpayment of premium due to COVID-19.
	Press Release	03/18/2020	• **Directs** 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.
	Bulletin | Press Release | Screening Letter	03/05/2020	• **Directs** 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. • **Reminds** plans that California law requires emergency care without prior authorization (whether it is at an in-network or out-of-network hospital) and that "balance bills" related to the testing of COVID-19 are unlawful.

State	State Resources	Date Issued	Summary
Colorado	Bulletin B-5.41	05/05/2020	• **Directs** insurers to accept photographs and/or video, measurements and other reasonable digital data to document a claim for damaged property. • **Directs** insurers to extend, upon request, Additional Living Expenses or Loss of Rents coverage under personal insurance policies. • **Prohibits** insurers from denying claims that require a sworn statement or sworn proof of loss that accompany an inventory of lost property.
	Bulletin B-4.108	04/30/2020	• **Requires** carriers to ensure that testing for COVID-19 is available at out-of-network facilities. • **Reminds** carriers that they are required to cover COVID-19 testing without cost sharing if a provider determines testing is necessary.
	Consumer Advisory	04/29/2020	• **Reminds** consumers of the deadline for the special enrollment period.
	Executive Order 2020-044 | Press Release | Public Health Order 20-28 | FAQs | Guidance	04/26/2020	• **Permits** certain businesses that implement social distancing and cleaning protocols to reopen to the public, including, among others: – Retail businesses and personal care services may reopen on May 1, 2020. – All non-essential commercial businesses may reopen at 50% reduced in-person staffing capacity on May 4, 2020.
	Bulletin B-4.107	04/21/2020	• **Directs** insurers offering individual health benefit plans to defer the triggering of a grace period for a policyholder's failure to pay premium and make reasonable accommodations to prevent policyholders from losing coverage due to nonpayment or partial payment of premiums during this unprecedented time. • **Applies** to policies beginning with premiums due for April 2020 coverage (but does not alter an applicant's obligation to make an initial premium payment so as to first effectuate coverage).
	Bulletin B-1.35	04/08/2020	• **Provides** a temporary operating procedure for accepting alternate service of process during the COVID-19 emergency.

State	State Resources	Date Issued	Summary
	Bulletin B-4.106	04/07/2020	• **Reminds** carriers of their obligation to provide coverage for certain health care services provided for covered persons with COVID-19 or COVID-19-like symptoms.
	Bulletin B-5.40	04/06/2020	• **Permits** electronic delivery of documents.
	Bulletin B-5.39	04/06/2020	• **Requires** submission of a filing if a P&C insurer chooses to implement any discounts or premium relief actions during the COVID-19 pandemic.
	Press Release	04/02/2020	• **Extends** the Special Enrollment Period through April 30, 2020.
	Bulletin B-4.105 | Press Release	03/27/2020	• **Directs** insurers to make reasonable accommodations to prevent businesses and employees from losing coverage due to non-payment of premiums during the COVID-19 outbreak. • **Directs** insurers to work with employers and employees to facilitate the continuation of • coverage as required by current state and federal law. • **Directs** insurers to report the following information on a monthly basis: – The number of grace periods or premium deferrals requested by employers; – The number of grace periods or premium deferrals granted by the insurer; – The amount of late payment fees waived; and – The number of cancellations that would have taken place for non-payment without the accommodation directed by this Bulletin and granted by the insurer.
	Bulletin B-5.38	03/27/2020	• **Directs** all insurers issuing coverage to personal and commercial policyholders to make reasonable accommodations to prevent individuals and businesses from losing coverage due to cancellation for the non-payment of premium, including – Extending premium grace periods; – Waiving of late payment fees; – Creating a moratorium on cancellations for non-payment; – Deferring any non-renewal underwriting actions; and, – Providing a continuation of coverage for any expiring policy.

State	State Resources	Date Issued	Summary
	Emergency Regulation 20-E-03	03/26/2020	• **Provides** guidance on extensions of automobile insurance coverage for personal delivery drivers to aid people temporarily assigned this duty during the coronavirus pandemic and state of emergency.
	Executive Order 2020-017 | Press Release | FAQs | Amended Public Health Order 20-24	03/25/2020	• **Requires** residents of the state to stay at home, unless engaging in a critical activity or working at a critical business. • **Clarifies** that certain financial institutions are critical businesses, including banks and credit unions; insurance, payroll, and accounting services; and services related to financial markets.
	Emergency Regulation 20-E-02 | Press Release | Consumer Advisory	03/19/2020	• **Establishes** a Special Enrollment Period for uninsured residents to get coverage from March 20, 2020 through April 3, 2020.
	Emergency Regulation	03/17/2020	• **Establishes** the coverage and cost-sharing requirements for commercial insurers related to claims arising from the testing and treatment of COVID-19. • **Requires** insurers to provide coverage for COVID-19-related in-network telehealth services with no cost-share for the covered person. • **Requires** insurers to cover at least one additional early refill of all necessary prescriptions to ensure that the covered person has access to necessary medications. • **Directs** insurers to cover cost-sharing for an in-network provider office visit, an in-network urgent care center visit, and an emergency room visit when a covered person is seeking testing for COVID-19.
	Bulletin B-4.104 | Consumer Advisory	03/09/2020	• **Directs** insurers to: – Provide telehealth services to cover COVID-19 related in-network telehealth services at no cost share (including co-pays, deductibles, and coinsurance that would normally apply to the telehealth visit). – Cover an additional one-time early refill of any necessary prescriptions to ensure people have their necessary medications should they want to limit their close contact with others. – Ensure that coverage is provided for COVID-19 testing without the requirement that consumers pay co-pays, deductibles, or co-insurance.

State	State Resources	Date Issued	Summary
Connecticut	Executive Order 7PP | Press Release | Guidance | Certification	05/18/2020	• **Permits** non-essential businesses to reopen on May 20, 2020 if they certify that they will comply with safety guidelines prior to reopening.
	Bulletin No. HC-81-20A	05/11/2020	• **Repeals** the rate filing requirement for the demonstration of compliance with non-quantitative treatment limitations. **Requests** insurers include separate filings for each market segment (individual, small group, and large group) and comply with certain filing requirements.
	Bulletin FS-38 | Bulletin FS-39	04/29/2020	• **Provides** guidance regarding regulatory filing deadline extensions, electronic filings, and signature requirements.
	Notice	04/21/2020	• **Provides** guidance regarding temporary insurance producer license for new resident applicants.
	Notice	04/20/2020	• **Advises** insurers to not include any medical questions related to COVID-19 on any life insurance application forms.
	Notice | FAQs	04/19/2020	• **Details** what is often included in business interruption coverage. • **Provides** answers to frequently asked questions regarding business interruption coverage.
	Press Release	04/15/2020	• **Commends** insurers for waiving all cost associated with COVID-19 coronavirus testing and treatment.
	Press Release	04/15/2020	• **Approves** of HealthBridge, a life insurance product that offers up to $25,000 of life insurance at no cost to front-line health care workers during the COVID-19 pandemic.
	Bulletin No. FS-37	04/09/2020	• **Provides** guidance to insurers regarding license renewals, exams, and fees.

State	State Resources	Date Issued	Summary
	Department Notice | Press Release	04/06/2020	• **Requests** that insurers consider lowering personal vehicle premiums and adjust commercial hired and non-owned auto insurance in light of the disruption caused by COVID-19.
	Bulletin No. HC-90-20A	04/03/2020	• **Amends** the filing requirements for individual and small employer group health insurance policies subject to the ACA.
	Executive Order No. 7s | Press Release	04/01/2020	• **Enacts** a 60-day grace period for premium payments, policy cancellations, and non-renewals of insurance policies through June 1, 2020.
	Bulletin IC-41	03/26/2020	• **Provides** guidance on extensions of automobile insurance coverage for personal delivery drivers to aid people temporarily assigned this duty during the coronavirus pandemic and state of emergency
	Bulletin FS-36 | Executive Order No. 7K	03/24/2020	• **Provides** conditional regulatory relief and assistance to licensed insurers with respect to certain regulatory filing requirements.
	Bulletin IC-40	03/24/2020	• **Requests** that all insurers provide their insureds with at least a 60-day grace period to pay insurance premiums so that insurance policies are not cancelled for nonpayment of premium during COVID-19. • **Requests** that all insurance agents, brokers, and other licensees who accept premium payments on behalf of insurers take steps to ensure that customers have the ability to make prompt insurance payments.
	Notice	03/23/2020	• **Provides** guidance regarding extended deadlines for license requirements.
	Notice	02/23/2020	• **Details** the recent IRS guidance on COVID-19-related employee medical leave and new payroll tax credits.

State	State Resources	Date Issued	Summary
	Executive Order 7H | Press Release	03/20/2020	• **Directs** non-essential businesses to reduce the in-person workforce at each business location by 100% from pre-state of emergency declaration employment levels. • **Cites** the federal government guidance and explicitly exempts banks, insurance companies, check cashing services, and other financial institutions.
	Notice	03/19/2020	• **Provides** guidance to insurers regarding managing corporate governance issues and business interruption coverage.
	Bulletin IC-39	03/09/2020	• **Encourages** insurers/health care centers to: – Waive any cost-sharing related to COVID-19 laboratory tests. – Waive any cost-sharing related to an in-network provider office visit, urgent care visit, or emergency room visit when the purpose of such a visit is to be tested for COVID-19. – Offer/waive cost-sharing for medical advice and treatment of COVID-19 via telehealth services. – If in-network availability is unreasonable with regards to time and distance, permit enrollees, certificate holders, and insureds to obtain testing and treatment for COVID-19 out-of-network and provide coverage for such testing and treatment the same as on an in-network basis. – Authorize payment to pharmacies for a 90-day supply of maintenance prescription medications for individuals. – Extend time limits for providers, enrollees, certificate holders, and insureds to submit claims for the testing or treatment of COVID-19.
	Press Release	03/10/2020	• **Announces** that Connecticut regulators are working with insurers to cover COVID-19 testing and to assure access to maintenance prescription drug medications.
	Press Release | Notice	03/11/2020	• **Instructs** travel insurers to accommodate travel cancellation requests under the terms of travel insurance policies "taking into account the seriousness of the circumstances."
Delaware	Press Release	05/19/2020	• **Provides** guidance for retail stores and restaurants to begin expanding their operations by appointments and outdoors.

State	State Resources	Date Issued	Summary
	Press Release	05/05/2020	• **Permits** certain nonessential businesses to reopen, including retail stores for curbside pickup, among others, on May 8, 2020, if they abide by certain safety guidelines.
	Bulletin No.119	04/28/2020	• **Informs** insurers that approval of workers' compensation insurance premium credits may be delayed. • **Requests** that insurers, when possible, allow additional time for premiums to be paid. • **Requests** that insurers who write workers' compensation insurance allow at least three to six months of additional time for 2020 discounts to be applied.
	Press Release	04/29/2020	• **Lists** auto insurers who are providing premium relief to policyholders.
	Bulletin No. 118	04/09/2020	• **Provides** guidance regarding compliance with various regulatory filing deadlines during the COVID-19 public health emergency.
	Press Release	04/07/2020	• **Encourages** automobile insurers to offer premium paybacks and elimination of commercial exemptions.
	Bulletin No. 117 | Bulletin No. 33	04/03/2020	• **Reminds** insurers that the Sixth Modification of the Declaration of a State of Emergency prohibits, without a court order, the suspension, cancellations and nonrenewals of certain defined insurance policies due to nonpayment of premium during the pendency of the state of emergency. • **Encourages** insurers to reach out to their insureds and work with them to modify payment schedules or otherwise make premium payment modifications during the duration of the state of emergency. • **Advises** that insurers obtain validation that the hardship of the insured or policyholder is directly related to the COVID-19 pandemic.

State	State Resources	Date Issued	Summary
	Ninth Modification of the Declaration of a State of Emergency	04/01/2020	• **Clarifies** that the Order intends to grant covered policyholders an extension of time for the payment of premium due under covered insurance policies during the pendency of the declared state of emergency without penalty or interest. • **Notes** that this is not intended to vary the terms and conditions of any covered insurance policy or be considered a forgiveness of premium due by a covered policyholder under a covered insurance policy prior to-, post-, or during the pendency of the declared state of emergency. • Upon the termination of the COVID-19 State of Emergency, **requires** any premium due by a covered policyholder to remain due under a covered insurance policy.
	Bulletin No. 32	04/01/2020	• **Encourages** insurers to temporarily waive the commercial use exclusion for private passenger automobiles for the duration of the COVID-19 emergency.
	Eighth Modification of the Declaration of a State of Emergency	03/30/2020	• **Clarifies** that the existing Order does not relieve any policyholder of the obligation to pay premium payments due an insured or to comply with other obligations that a policyholder may have pursuant to a covered insurance policy.
	Updated Bulletin No. 116 | Updated Guidance No. 32	03/26/2020	• **Issues** additional guidance on telemedicine services.
	Sixth Modification of the Declaration of a State of Emergency | Press Release	03/24/2020	• **Requires** that insurers cease cancellations or nonrenewals of insurance policies due to nonpayment throughout the duration of the state of emergency for those residents and businessowners who are experiencing a loss of income.
	Fourth Modification of the Declaration of a State of Emergency | FAQs | List of Essential Businesses	03/22/2020	• **Deems** insurance carriers, agencies, brokerages, and other insurance-related activities to be essential businesses.
	Bulletin No. 116 | Press Release	03/20/2020	• **Requests** 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.

State	State Resources	Date Issued	Summary
			• **Encourages** 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. • **Expects** 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. • **Encourages** carriers to waive all pre-authorization requirements for the lab testing and treatment of confirmed or suspected COVID-19 patients.
	Bulletin No. 115 | Press Release	03/09/2020	• **Reminds** insurers that COVID-19 laboratory tests are an essential health benefit that must be covered under individual and small group comprehensive health insurance policies and contracts. • **Directs** insurers to ensure that their telehealth and telemedicine programs are robust enough to meet a potential new high demand. • **Expects** insurers to provide for early refills or replacements of lost or damaged medications and expects this flexibility to continue when the potential for quarantine is high. • **Reminds** insurers that the Delaware Patient Bill of Rights contains prohibitions against balance billing. • **Encourages** insurers to ensure that out-of-pocket costs are not a barrier to people seeking testing for and treatment of COVID-19 by covering diagnostic testing and waiving patient cost sharing (i.e., deductibles, co-pays, and coinsurance), including for in-person and telemedicine visits.
District of Columbia	Bulletin 20-IB-2-05/08	05/18/2020	• **Provides** guidance on a previously issued Order regarding premium relief for policyholders by clarifying the following: – Prohibition on cancellations for non-payment and deferred payment relief is intended to apply to insurance premium finance agreements effective on or before March 11, 2020. – A premium finance company may issue a notice of intent to cancel an insurance contract if an insured/borrower fails to make a payment calculated and scheduled in accordance with Commissioner's Order after the Public Health Emergency expires.
	Guidance	05/14/2020	• **Provides** guidance regarding a previous Commissioner's Order by clarifying the prohibition on cancellation and deferred payments for unpaid premiums. • **Notes** that the prohibition on cancellations and the deferred payment measure will remain effective until June 8, 2020. • **Allows** a premium finance company to issue a notice of intent to cancel an insurance contract if an insured/borrower fails to make a payment calculated.

State	State Resources	Date Issued	Summary
	Frequently Asked Questions	04/28/2020	• **Provides** answers to frequently asked questions regarding regulatory filing deadlines, licensing applications, hard-copy filings, and signatures.
	Commissioner's Order 03-2020	04/27/2020	• **Prohibits** insurance companies and premium finance companies from terminating insurance contracts due to non-payment. • **Directs** insurance companies to make reasonable accommodations for policyholders during the state of emergency, including: – Waive installment, late payment, or reinstatement fees. – Defer cancellations, non-renewals, and adverse underwriting actions. – Extend billing due dates and premium grace periods. – Ensure that late payments during the emergency are not considered in any future premium calculations at any time. – Make District policyholders aware of the accommodations available. – Provide ready access for policyholders to apply for such accommodations online, by mail, and telephonically. – Provide an option to use electronic payment technology through a website, a software application or electronic bank transfers, when possible.
	Bulletin 20-IB-2-04/10	04/24/2020	• **Details** the Department's guidance related to regulatory filing deadlines, electronic filings and signatures, and on-site examinations.
	Interpretive Guidance	04/09/2020	• **Clarifies** that businesses providing risk transfer products and services (including insurance) and other insurance companies and personnel are essential for the purposes of the District's stay-at-home order.
	Mayor's Order 2020-053 | Press Release | Mayor's Order 2020-054 | Press Release	03/30/2020	• **Orders** all residents to stay at home, unless they are engaging in essential activities. • **Closes** all non-essential businesses and enumerates the essential businesses that may remain open. • **Incorporates** the federal guidance.

State	State Resources	Date Issued	Summary
			• **Identifies** professional services, including insurance, as essential, but only when necessary to assist in compliance with legally mandated activities, essential businesses, or essential government functions.
	Press Release	03/26/2020	• **Provides** guidance with respect to coverage under travel insurance policies as written by the NAIC.
	Press Release	03/26/2020	• **Provides** guidance regarding business interruption coverage.
	FAQs	03/26/2020	• **Provides** guidance on insurance issues related to COVID-19.
	Commissioner's Order 01-2020	03/20/2020	• **Requires** all health insurers to do the following: – Waive all costs associated with screening, testing and treatment for COVID-19. – Hold harmless the enrollee who receives health care services as it relates to screening, testing and treatment of COVID-19 at an out-of-network provider. – Cover the costs of an immunization or vaccine if and when one becomes available for COVID-19. – Enhance their coverage of telehealth programs to ensure they are robust enough to handle any increased demand. – Allow enrollees to obtain refills of their prescription medications before the scheduled refill date. – Not cancel or non-renew any health benefit plan without express consent from the Commissioner.
Florida	Executive Order 2020-123	5/15/2020	• **Permits** the use of indoor seating and services for all food establishments, retail stores, gyms, among other non-essential businesses in the state, if they limit their occupancy by 50% and abide by other safety guidelines.
	Executive Order 2020-112	04/29/2020	• **Permits** restaurants and other food establishments, retail stores, museums, and libraries to reopen on May 4, 2020 if they abide by social distancing measures and limit their indoor occupancy.

State	State Resources	Date Issued	Summary
	OIR-20-06M	04/06/2020	• **Provides** guidance with respect to coverage of telehealth services.
	OIR-20-05M	04/06/2020	• **Reminds** regulated entities that Florida law requires an employer to provide workers' compensation coverage if the employee suffers a compensable injury arising out of work performed in the course and scope of employment. • **Notes** that first responders, health care workers, and others that contract COVID-19 due to work-related exposures would be eligible for workers' compensation benefits under Florida law.
	Press Release	04/01/2020	• **Directs** the Division of Risk Management to provide workers' compensation coverage to state employees who are fighting COVID-19. • **Provides** coverage for state officials whose responsibilities require them to interface with individuals who are potentially infected with the coronavirus.
	Executive Order 2020-91	04/01/2020	• **Requires** all non-essential businesses to close. • **Cites** the federal government guidance and **deems** insurance services to be essential.
	OIR-20-04M	03/25/2020	• **Encourages** insurers to be flexible with premium payments by considering the following: – Relaxing due dates; – Extending grace or reinstatement periods; – Waiving late fees and penalties; and – Allowing payment plans.
	CFO Statement on Travel Insurance | CFO Letter to Travel Insurance Agents and Insurers	03/16/2020	• **Provides** guidance with respect to coverage under travel insurance policies.

State	State Resources	Date Issued	Summary
	OIR-20-03M	03/16/2020	• **Directs** companies regulated by the Office of Insurance Regulation (OIR) to review and update their Business Continuity Plans and/or Continuity of Operation Plans. • **Requires** insurers or other entities that activate their Business Continuity and/or Continuity of Operations Plan in response to COVID-19 to notify OIR within the same day.
	Executive Order 20-52	03/09/2020	• **Declares** a state of emergency.
	OIR-20-01M | Executive Order 20-51	03/06/2020	• **Directs** insurers to consider all practicable options to reduce the barriers of cost-sharing for testing and treatment of COVID-19 during the public health emergency. • **Reminds** insurers of the state's balance billing protections (i.e., emergency services for an emergency medical condition must be covered at the in-network level regardless of which provider performs the services, etc.).
	OIR Informational Memorandum 20-02M	03/10/2020	• **Reminds** all insurers, HMOs, and other health entities comply with Florida laws which allow for early prescription refills in the event of a state of emergency.
Georgia	Bulletin 20-EX-7	04/28/2020	• **Notes** that the requirement that all P&C insurers refrain from canceling commercial policies will expire on May 19, 2020. • **Notes** that the requirement that all health insurers refrain from canceling health policies will expire on May 31, 2020. • **Establishes** end dates for several other regulatory policies.

State	State Resources	Date Issued	Summary
	Executive Order | Press Release | Guidance	04/20/2020	• **Permits** medical, dental, optometry, and other healthcare-related practices to immediately reopen and see patients; and **requires** such practices to operate in accordance with CDC guidelines. • **Permits** gyms, bowling alleys, hairdressers, and other personal care businesses to conduct "minimum basic operations," including remaining open to the public, among other things, beginning April 24, 2020; and requires such businesses, if open, to implement various measures to mitigate the exposure and spread of COVID-19 (e.g., limiting occupancy, increasing sanitation, providing personal protective equipment for employees, etc.). • **Clarifies** that businesses, non-profits, and other organizations are prohibited from gathering 10+ people in a single location (e.g., individuals must be at least six feet apart).
	Press Release	04/22/2020	• **Commends** auto insurers who are providing rebates to policyholders.
	Executive Order | Press Release | Guidance	04/02/2020	• **Closes** certain non-essential businesses (e.g., bars, nightclubs, gyms, bowling allies, theaters, estheticians, hair designers, nail care schools, etc.). • **Clarifies** that all other entities may continue to operate subject to specific restrictions, depending on whether the entity qualifies as "critical infrastructure" under federal guidance. • **Cites** federal government guidance.
	Bulletin 20-EX-6	03/31/2020	• **Waives** in-person continuing education requirements through May 31, 2020.
	Bulletin 20-EX-5	03/27/2020	• **Provides** resources to uninsured individuals seeking health insurance coverage.
	Directive 20-EX-7 | Press Release	03/26/2020	• **Advises** issuers to suspend preauthorization review for scheduled surgeries or admissions at hospitals for 60 days. • **Advises** issuers to suspend preauthorization requirements for post-acute placements. • **Urges** issuers to waive any requirements for location-based credentialing for 60 days. • **Urges** issuers to pay claims as soon as possible.
	News Release	03/25/2020	• **Urges** individuals to utilize telemedicine options available to them from their health insurers.

State	State Resources	Date Issued	Summary
	Directive 20-EX-6	03/25/2020	• **Provides** guidance on the temporary suspension of certain industrial loan regulations.
	Press Release | Bulletin 20-EX-4	03/24/2020	• **Encourages** all counties and municipalities to consider insurance services as essential business services in any orders for non-essential businesses to close in response to COVID-19. • **Details** the core functions that insurers should be completing in their office.
	Directive 20-EX-5 | Press Release | Press Release	03/20/2020	• **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. • **Calls** on health insurers to refrain from cancelling policies for non-payment until further notice. • **Provides** information on the resources available for health insurance coverage for Georgians who lose their jobs and subsequent coverage during the ongoing COVID-19 crisis.
	Directive 20-EX-4 | Press Release	03/17/2020	• **Asks** labs providing COVID-19 testing to be mindful of what they charge and requests that insurers reimburse those labs at an in-network rate. • **Notes** that the Insurance Services Office has uploaded two forms with respect to Business Interruption Coverage that relates to COVID-19 and that the Office is willing to expedite the review process for such coverages to enable brokers/insurers to offer such coverage to businesses immediately.
	Directive 20-EX-3 | Press Release	03/09/2020	• **Asks** insurers to take the following immediate measures related to the potential impact of COVID-19: – Consider options to reduce potential barriers of cost-sharing for testing and treatment of COVID-19 during the outbreak/waive any cost-sharing for COVID-19 laboratory tests. – Waive cost-sharing for an in-network provider office visit, an in-network urgent care center visit, and an emergency room visit when testing for COVID-19. – Ensure that their telehealth programs will be able to meet increased demand. – In the event a vaccine becomes available, cover the immunization with no cost-sharing for all covered members. – Make expedited formulary exceptions.

State	State Resources	Date Issued	Summary
Hawaii	Seventh Supplementary Proclamation | Press Release	05/05/2020	• **Permits** certain nonessential businesses (e.g., retail, car washes, auto dealerships, etc.) to reopen on May 7, 2020 if they abide by safety guidelines and limit their services.
	Commissioner's Memorandum 2020-4	04/27/2020	• **Encourages** carriers to consider adopting the following: – Waive fees, penalties, or other charges relating to an insured's temporary inability to submit premium payments. – Extend grace periods for payment of premiums. – Grant additional time to policyholders to pay premiums before non-renewals or cancellations become effective. – Extend proof of loss submission deadlines to claimants. – Allow self-auditing and self-reporting in replace of physical audits. – Encourage policyholders to use electronic payment technology on websites, apps, and electronic bank transfers.
	FAQs	04/04/2020	• **Provides** information and resources to common questions regarding COVID-19 insurance information.
	Commissioner's Memorandum 2020-3	03/27/2020	• **Encourages** insurers to work with their insureds to ensure coverage continues during this time, policies do not lapse, and to consider the following: – Refrain from cancelling or non-renewing policies due to non-payment during this time of hardship and to grant a grace period for premium payments to be made; – Work with insureds on a structured payment plan for late premium payments; – Waive late fees and penalties; – Extend timeframes to complete property and automobile inspections or undergo medical examinations; and – Continue working with insureds for a period of 60 days after this health emergency has passed, or as long as reasonably practical.
	Third Supplementary Proclamation | Press Release	03/23/2020	• **Requires** all persons to stay at home or in their place of residence, except as necessary to maintain continuity of operations of the federal critical infrastructure. • **Deems** essential professional services, including insurance services.

State	State Resources	Date Issued	Summary
	Commissioner's Memorandum 2020-2 | Press Release	03/19/2020	• **Notes** that licensees will be extended past the April 16 date until examinations are made available.
	Commissioner's Memorandum 2020-1	03/18/2020	• **Extends** filing timeframes for rate, form, and advertisement filings.
	Consumer Alert	03/12/2020	• **Warns** consumers against price gouging and scams. • **Provides** guidance with respect to coverage under travel insurance policies.
Idaho	Frequently Asked Questions	04/28/2020	• **Provides** answers to frequently asked questions regarding business interruption coverage.
	Bulletin No. 20-09	04/27/2020	• **Adopts** the National Council on Compensation Insurance's revised Basic Manual and Statistical Plan, which includes the following provisions for workers' compensation carriers: – Clarifying that idle time is paid downtime and is distinct from paid furloughed employees; – Requiring payments made to paid furloughed employees be excluded from premium calculations; and – Clarifying the proper codes to track claims for paid furloughed employees.
	Bulletin No. 20-08 | Press Release	04/23/2020	• **Emphasizes** that some business interruption policies may exclude payments for damages caused by viruses or communicable diseases. • **Instructs** insurance carriers to not penalize policyholders for attempting to determine the details of the extent of their coverage.
	Bulletin No. 20-06	04/22/2020	• **Emphasizes** the Department's flexibility regarding compliance with regulatory requirements, including filing requirements, electronic filing and signature obligations, and on-site examinations.

State	State Resources	Date Issued	Summary
	Press Release	04/16/2020	• **Notes** that short-term health insurance plans are waiving co-sharing for COVID-19 testing and, in some cases, treatment. • **Details** the insurance companies who have waived co-sharing for COVID-19.
	Bulletin No. 20-05	04/15/2020	• **Encourages** carriers to consider implementing the following measures: – Waive fees, penalties, or other charges relating to an insured's temporary inability to submit premium payments or otherwise respond to an insurer's inquiries; – Extend of grace periods for payment of premiums; – Give additional time before non-renewals or cancellation become effective; – Extend proof of loss deadlines; – Allow self-auditing and self-reporting in lieu of physical audits to the extent that physical audits are impracticable; – Encourage policyholders to use electronic payment technology on websites, apps and electronic bank transfers whenever possible to avoid in person payments; and – Expand automobile coverage to allow personal vehicles to be covered while delivering food, medicine, or other essential services for commercial and charitable purposes.
	Press Release	04/10/2020	• **Notes** that all five major health insurance carriers in Idaho have voluntarily waived cost-sharing for both testing and treatment related to COVID-19.
	Bulletin No. 20-04	04/06/2020	• **Provides** guidance regarding extended deadlines and requirements for provisional producer license.
	Bulletin No. 20-03	04/06/2020	• **Grants** flexibility to expand telehealth access to all in-network providers and expand how telehealth services can be received.
	Bulletin No. 20-02	04/06/2020	• **Allows** flexibility of prescription provisions for all fully-insured plans, including the allowance of early refills, 90-day supply, and avoidance of in-person signature logs and subsequent audits of pharmacies.

State	State Resources	Date Issued	Summary
	Bulletin No. 20-01	04/06/2020	• **Encourages** health care carriers to submit specific proposals designed to retain coverage for individuals and/or employees by waiving certain statutory requirements or, should they choose not to submit, then health carriers are expected to not enforce the following contractual provisions in filed forms—among others: – Extensions of grace periods for payment of premiums for individual policies; – Work requirements; – Allowing employees who are furloughed or have reduced hours due to the impacts of COVID-19 to retain coverage, if there is a reasonable expectation that the employee will return to work upon the expiration of this crisis; – Allowing employees who are laid off due to the impacts of COVID-19 to retain coverage, including through COBRA, and allowing carriers or agents to proactively explain alternatives to the affected employees.
	FAQs	03/31/2020	• **Answers** the most common questions from producers.
	Health Department Order | List of Essential Businesses | Emergency Declaration | Press Release | FAQs	03/25/2020	• **Orders** all individuals living in the state to self-isolate at their place of residence, unless they provide or receive certain essential services, engage in certain essential activities, and/or work for essential businesses. • **Cites** the federal government guidance and deems certain financial services to be essential, including banks, credit unions, insurance, and services related financial markets.
	Press Release	03/09/2020	• **Notes** that insurers are voluntarily waiving cost-sharing for COVID-19 testing. • **Requests** that, if a case ends up out-of-network, providers refrain from balance billing.
Illinois	Company Bulletin 2020-13	05/08/2020	• **Provides** guidance regarding filing requirements for individual and small group health plans and standalone dental plans.
	Company Bulletin 2020-12	05/05/2020	• **Requests** that insurers extend the safeguards listed in Company Bulletin 2020-09 through May 29, 2020.

State	State Resources	Date Issued	Summary
	Agenda	04/27/2020	• **Rescinds** the emergency rule creating a presumption of compensability for certain essential workers under the state's workers' compensation laws.
	Company Bulletin 2020-11	04/20/2020	• **Requires** health insurers to extend premium payment deadlines by 60 days. • **Prohibits** health insurers from interfering with employers that want to keep their employees on their existing health coverage despite a reduction in hours or temporary layoff. • **Ensures** that, as long as at least one employee remains actively employed, a health insurer must not prevent an employee whose coverage was terminated from electing COBRA or state continuation coverage. • **Requires** coverage of off-formulary prescriptions if there is a shortage of any covered drugs. • **Requires** coverage of maintenance medications for a 90-day supply.
	Company Bulletin 2020-10	04/16/2020	• **Waives** the daily penalty fee for any late insurance filings until August 1, 2020. • **Requires** delayed filings note cause of delay as COVID-19.
	Emergency Regulation	04/15/2020	• If a COVID-19 first responder or front-line worker (i.e., police, fire personnel, emergency medical technicians, health care providers engaged in patient care, and certain crucial persons identified as "essential" under the stay-at-home order) has an injury or period of incapacity that resulted from exposure to the COVID-19 virus during a COVID-19-related state of emergency, **provides** that the exposure will be rebuttably presumed to have arisen out of and in the course of their employment and, further, will be rebuttably presumed to be causally connected to the hazards or exposures of their employment.
	Company Bulletin 2020-09	04/03/2020	• **Requests** P&C insurers consider implementing the following protective measures: – Seek to postpone or withdraw any previous notice of cancellation or nonrenewal in which the cancellation or nonrenewal occurs on/after March 9, 2020 on any in-force policy. – Consider postponing the issuance of any new cancellation or nonrenewal notices through April 30, 2020 or a later time if considered reasonable given an individual's circumstances. – Consider granting an extension of any policy provisions or other requirements that that impose a time limit for an insured or claimant to perform any act.

State	State Resources	Date Issued	Summary
	Company Bulletin 2020-08	04/03/2020	• **Allows** the use of temporary death certificates as due proof of death in policies covering preneed funeral contracts and prearrangements.
	Company Bulletin 2020-06	03/31/2020	• **Advises** electronic submission of required filings and documents.
	Company Bulletin 2020-05	03/30/2020	• **Provides** guidance regarding ACA filing requirements, deadlines and extensions.
	Company Bulletin 2020-04	03/25/2020	• **Provides** guidance with respect to coverage of telehealth services.
	Executive Order 2020-10	03/20/2020	• **Requires** 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. • **Deems** financial institutions (e.g. banks, currency exchanges, consumer lenders, credit unions, appraisers, title companies, financial markets, trading and futures exchanges, affiliates of financial institutions, entities that issue bonds, related financial institutions, and institutions selling financial products).
	Company Bulletin 2020-02	03/02/2020	• **Notes** that the CDC and the Illinois Department of Public Health have agreed to bear the cost of the lab test for the presence of COVID-19 (however, clarifies that it is possible that hospitals will still charge their own fees for collecting the specimens). • **Reminds** insurers of the state's balance billing provisions (i.e., requires insurers to impose no greater cost-sharing on an enrollee than their coverage provides at the in-network level when the enrollee receives care from certain specialists at participating network hospitals or ambulatory surgical centers, even if the specialists themselves are not participating providers; requires coverage of emergency services for an emergency medical condition at the in-network level regardless of which provider performs the services). • **Encourages** insurers to consider all feasible and prudent options to reduce the barriers of cost-sharing for testing and treatment of COVID-19 during the outbreak. • **Requires** travel insurance—absent an applicable exception—to presumptively cover such risks related to COVID-19.

State	State Resources	Date Issued	Summary
Indiana	Bulletin 254	05/07/2020	• **Extends** a previously issued Bulletin requesting all insurance companies and HMOs to institute a moratorium on policy cancellations and non-renewals until May 31, 2020.
	Executive Order 20-26 | Press Release | Guidance | FAQs	05/01/2020	• **Permits** certain nonessential businesses to reopen beginning on May 4, 2020 if they abide by general safety guidelines and limit their occupancy.
	Bulletin 253 | Executive Order 20-13	04/21/2020	• **Provides** additional guidance regarding the FFCRA and CARES Act. • **Requests** that medical malpractice insurance extend coverage for temporary healthcare facilities that are established in response to the COVID-19 pandemic. • **Encourages** the use of telemedicine. • **Encourages** insurers to cover enrollees for prescription drug refills prior to the scheduled refill date. • **Requests** that insurers consider allowing enrollees to temporarily use out-of-network pharmacies at the same coverage of an in-network pharmacy.
	Notice	04/09/2020	• **Notes** that some companies have chosen to provide premium refunds to their policyholders as claims experience is expected to improve temporarily. • **Details** which insurance companies are currently offering a credit or rebate program for their customers due to the COVID-19 pandemic.
	Bulletin 252	03/26/2020	• **Requests** that all insurers institute a moratorium on policy cancellations and non-renewals for 60 days. • **Notes** the Department will modify its own internal policies to implement a 60-day grace period for renewals and cancellations for licensees, certificate holders, and registrants. • **Reminds** insurers of the FFCRA and their associated obligations (e.g., covering testing services and treatment for COVID-19, etc.). • **Provides** guidance regarding extended deadlines for license renewal and payment requirements.
	Notice	03/24/2020	• **Provides** guidance regarding extended deadlines for license, class, and exam requirements.

State	State Resources	Date Issued	Summary
	Executive Order 20-08 | FAQs | Press Release	03/23/2020	• **Requires** all individuals living in the state to stay at home or in their place of residence, except if undertaking essential businesses or operations. • **Exempts** insurance companies, underwriters, agents, brokers, and related insurance claims and agency services.
	Executive Order 20-05 | Press Release	03/19/2020	• **Requests** that insurers institute a 60-day moratorium on policy cancellations for non-payment of premiums. • **Notes** that this does not suspend a policyholder's obligation to make payments. • **Asks** health insurers to cover COVID-19 testing without requiring prior authorization. • **Requests** that health insurers not increase prices or coverage costs that involve medical care for COVID-19.
	Press Release	03/19/2020	• **Encourages** license applicants, licensees and course providers to utilize online licensing services and avoid paper processes when possible.
	FAQs	03/17/2020	• **Notes** that most of the major insurers have committed to waive cost-sharing for COVID-19 testing.
Iowa	Proclamation Part 1 | Part 2 | Part 3 | Press Release	04/27/2020	• **Permits** certain restaurants, fitness centers, malls, libraries, and other retail establishments to reopen to the public in a limited capacity (e.g. limiting the number of customers to 50% of normal operating capacity) and **requires** such businesses to implement social distancing, hygiene, and public health measures.
	Bulletin 20-07	04/09/2020	• **Provides** guidance on temporary insurance producer licenses during the COVID-19 pandemic.
	Proclamation | Press Release	04/02/2020	• **Requires** closure of certain retail businesses and places of public gathering (e.g., malls, tobacco and vaping stores, toy stores, museums, playgrounds, campgrounds. • **Does** not cite federal guidance or otherwise restrict the operation of the insurance industry.

State	State Resources	Date Issued	Summary
	Press Release	04/01/2020	• **Reminds** residents about the special enrollment period.
	Bulletin 20-06	03/27/2020	• **Provides** guidance with respect to coverage of telehealth services.
	Bulletin 20-05	03/25/2020	• **Provides** guidance and relief regarding extended deadlines for license.
	Bulletin 20-04	03/19/2020	• **Requests** that all health insurers and HMOs: – Allow a premium payment grace period for insureds. – 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.
	Bulletin 20-03	03/17/2020	• **Requests** that while insurers implement business contingency plans that they reach out to the Department for any assistance needed.
	FAQs	03/13/2020	• **Notes** that four of the major health insurance carriers have committed to waive cost-sharing and copayments for COVID-19 testing. • **Provides** guidance with respect to coverage under travel insurance policies.
Kansas	Executive Order 20-34 | Press Release| Reopening Plan/Guidance	05/19/2020	• **Permits** nonessential businesses, except bars and nightclubs, to reopen on May 22, 2020 if they abide by safety measures. • **Clarifies** that the statewide stay-at-home order is no longer in effect.
	Press Release	05/13/2020	• **Announces** that property and casualty insurance companies have established relief programs aimed at helping consumers (i.e., providing consumers with premium rebates, rate discounts, or credits toward future payments).

State	State Resources	Date Issued	Summary
	Executive Order 20-29 | Reopening Plan | Guidance	04/30/2020	• **Permits** certain nonessential businesses to reopen on May 4, 2020, if they abide by safety guidelines. • **Clarifies** that the statewide stay at home order is no longer in effect. • **Urges** businesses and individuals to limit nonessential activities and gatherings.
	Press Release	04/08/2020	• **Encourages** consumers to visit with their auto insurers about discounts and rebates.
	Executive Order No. 20-16 | Press Release	03/28/2020	• **Directs** all individuals within the state to stay at home unless performing an essential activity. • **Identifies** insurance services as part of the essential workforce.
	FAQs	03/18/2020	• **Notes** that it is unlikely that Business Interruption Coverage would cover losses related to COVID-19, as most business policies have a communicable disease exclusion. • **Notes** that the Department will not be suspending any license requirements at this time. • **Provides** consumers with guidance related to coverage of COVID-19-related services.
	Bulletin 2020-01 | Press Release	03/17/2020	• **Announces** alternative working arrangements, potential delays in processing license applications and approving company filings, and suspension of certain regulatory requirements. • **Does not** suspend statutes that require insurers to pay claims promptly.
	Press Release	03/13/2020	• **Notes** that all major medical insurance carriers have committed to waiving the cost sharing for COVID-19 testing and that the state will not mandate waiving costs.
Kentucky	Guidance	05/20/2020	• **Provides** guidance regarding a limited waiver of commercial policy vacancy clauses for businesses who have experienced sudden and necessary changes in operations due to COVID-19. • **Clarifies** that vacancy clauses will only be waived if the insured's business location has been temporarily unoccupied because of compliance with Executive Orders related to COVID-19. • **Notes** that the waiver applies to denial, cancellation, and nonrenewal decisions being made between March 23, 2020, and the time that the guidance is no longer in effect. • **Emphasizes** that the limited waiver does not affect claims denials, cancellations, and non-renewals due to nonpayment of premiums.

State	State Resources	Date Issued	Summary
	Guidance	04/30/2020	• **Provides** guidance regarding requirements for temporary insurance agent licenses.
	Press Release | Guidance	04/29/2020	• **Announces** a tentative schedule for certain nonessential businesses (e.g., manufacturing, construction, professional services, retail, etc.) to reopen with limited occupancy and social distancing protocols in place if the state reaches a safe public health benchmark. • **Encourages** industry groups and trade associations to submit reopening proposals.
	Guidance	04/30/2020	• **Suspends** requirements regarding preauthorization reviews for transfer of patients, inpatient, and outpatient services for the duration of the state of emergency. • **Encourages** insurers to consider: – Expediting credentialing for providers that will be providing services specific to the COVID-19 pandemic. – Providing clear and timely guidance to facilities on the proper billing of claims for extraordinary situations related to the treatment of COVID-19 patients. – Advancing claim payments or expedite the processing of existing claims.
	Guidance	04/24/2020	• **Prevents** insurers from having to refund local government premium taxes due to the return of premiums resulting from altered driving patterns during the COVID-19 pandemic.
	Executive Order 2020-277	04/09/2020	• **Presumes** that removal of certain workers (e.g., law enforcement, emergency medical services, first responders, corrections, officers, postal service workers, etc.) from work by a physician is due to occupational exposure to COVID-19.
	Bulletin 2020-03	04/09/2020	• **Authorizes** local governments to impose and collect license fees or taxes on insurance companies because of their ability engaging in the business of insurance.
	Advisory Opinion 2020-003	04/02/2020	• **Allows** for rate reduction, loss control, and loss mitigating value-added products and services that prevent or mitigate risk at no or reduced cost to policyholders.

State	State Resources	Date Issued	Summary
	Guidance	03/25/2020	• **Provides** guidance on extensions of automobile insurance coverage for personal delivery drivers to aid people temporarily assigned this duty during the coronavirus pandemic and state of emergency
	Executive Order 2020-257 | Press Release | Guidance	03/25/2020	• **Permits** only life-sustaining businesses to remain open. • **Cites** the federal government guidance on essential services, exempting insurance services.
	Clarification Letter	03/25/2020	• **Clarifies** that insurance services are considered life-sustaining businesses.
	Executive Order	03/23/2020	• **Orders** all in-person retail business that are not life-sustaining to close. • **Classifies** banks, credit unions, check cashing, wire transfer, and other financial services as life-sustaining retail businesses.
	Press Release	03/16/2020	• **Announces** that the Department of Insurance will be extending the time requirements for completion and submission of continuing education hours for March and April licensees.
	Executive Order 2020-220	03/09/2020	• **Requires** insurers to: – Waive all cost-sharing (i.e., copayments, coinsurance, and deductibles) for screening and testing for COVID-19, including hospital, emergency department, urgent care, provider office visits, lab testing, telehealth, and any immunizations that are made available. – When prescription drug coverage exists, allow insured individuals to obtain refills of their prescriptions even if the prescription was recently filled, consistent with approval from patients' health care providers and/or pharmacists.
Louisiana	Proclamation JBE 2020-58 | Guidance | Press Release	05/14/2020	• **Permits** certain nonessential businesses—including gyms, barber shops and nail salons, casinos, theaters, bars and breweries, among others—to reopen at 25% of their maximum occupancy rate on May 15, 2020, if they abide by certain guidelines.

State	State Resources	Date Issued	Summary
	Press Release	05/05/2020	• **Requests** commercial auto insurers to consider offering premium discounts for policyholders whose businesses have been impacted by the stay at home order.
	Press Release	04/15/2020	• **Commends** auto insurers who are providing premium reductions and rebates to policyholders during the ongoing COVID-19 crisis. • **Details** which insurance companies have made premium reductions and rebates to policyholders.
	Emergency Rule 44	04/11/2020	• **Extends** the insurance producer and adjuster license renewal deadline.
	Emergency Rule 43	04/11/2020	• **Provides** guidance regarding temporary licenses.
	Press Release	04/07/2020	• **Authorizes** an emergency rate reduction filing and customer rebate of 15% by Allstate Insurance and its subsidiary companies.
	Emergency Rule 41 | Press Release	03/31/2020	• **Covers** post-transfer stays in step-down facilities.
	Emergency Rule 40 | Press Release	03/27/2020	• **Imposes** a moratorium on policy cancellations and non-renewals for policyholders in Louisiana during the COVID-19 outbreak.
	Emergency Rule 39 | Press Release | Reissuance	03/27/2020	• **Provides** a procedure for insureds who operate commercial enterprises in Louisiana to demand an audit.
	Emergency Rule 38 | Press Release	03/24/2020	• **Provides** guidance with respect to temporary licensing of certain insurance producers.
	Emergency Rule 37 | Press Release | Reissuance	03/23/2020	• **Provides** guidance with respect to coverage of telehealth services.

State	State Resources	Date Issued	Summary
	Proclamation No. JBE-2020-33 | Fact Sheet	03/22/2020	• **Directs** all individuals within the state to stay at home unless performing an essential activity. • **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).
	Emergency Rule 36 | Reissuance	03/17/2020	• **Requires** all health insurers to waive all cost-sharing associated with testing and treatment of COVID-19. • **Requires** all health insurers to waive any prior authorization requirements or restrictions for screening and diagnostic testing for COVID-19. • **Directs** health insurers to verify that their provider networks are adequate to handle the potential increase and need for healthcare services for COVID-19.
Maine	Bulletin 448	05/11/2020	• **Encourages** insurers to waive the 12-month restriction for any policyholder requesting a rerating again based on changes in their consumer information due to the COVID-19 pandemic (i.e., changes in their credit score). • **Reminds** insurers of their obligations under the Fair Credit Reporting Act regarding frozen credit records.
	Press Release	05/01/2020	• **Provides** guidance to policyholders with respect to coverage under travel insurance policies.
	Bulletin 447	04/29/2020	• **Provides** guidance regarding regulatory filing deadline extensions, electronic filings, signature requirements, and on-site exams.
	Press Release	04/28/2020	• **Permits** certain businesses and activities to reopen in phases and in accordance with safety precautions.
	Bulletin 446	04/24/2020	• **Extends** the rate filing deadline for individual and small group health insurance carriers to June 16, 2020.

State	State Resources	Date Issued	Summary
	Bulletin 445	04/15/2020	• **Provides** guidance regarding requirements for temporary licenses.
	Bulletin 444	04/15/2020	• **Commends** the voluntary efforts by insurance companies to reduce or refund premiums and encourages other insurers to do the same where possible. • **Provides** guidance to property and casualty insurers for implementing premium reductions and refunds.
	Bulletin 443	04/07/2020	• **Reminds** insurers that no admitted or surplus lines insurer may use COVID-19 as a reason to attempt to narrow or cancel the coverage of a policy already in effect.
	Emergency Response Order	04/06/2020	• **Provides** guidance to health carriers regarding premium forbearance obligations.
	Executive Order | Executive Order | Press Release | Press Release	03/31/2020	• **Requires** residents to stay at home unless engaging in essential activities. • **Requires** all non-essential businesses to cease operations. • **Clarifies** that legal, business, professional, environmental permitting, and insurance services are all essential businesses and operations.
	Updated Consumer Guide to Insurance	03/30/2020	• **Details** the confines of the state's regulatory actions, including: – Any testing or screening costs related to COVID-19 will be covered. – When a vaccine for COVID-19 becomes available, it will be without cost. – Individuals may go to an out-of-network provider for COVID-19 related treatment and the insurance company is required treat the visit as if you went to an in-network provider. • **Notes** that if an employer requests it, the health insurance company has to allow them to keep paying premiums on all of their employees.
	Supplemental Order	03/27/2020	• **Orders** carriers to suspend the application of any group health plan contract provision that terminates coverage when an eligible employee is no longer actively employed by the group policyholder.

State	State Resources	Date Issued	Summary
	Press Release	03/25/2020	• **Provides** guidance regarding extended deadlines for license and class requirements.
	Press Release	03/25/2020	• **Urges** anyone who is recently unemployed due to COVID-19 to consider enrolling in coverage.
	Supplemental Order	03/20/2020	• **Issues** guidance regarding remote delivery of health services.
	Supplemental Order	03/19/2020	• **Issues** guidance regarding credentialing.
	Bulletin 442 | Consumer Guide to Insurance Provisions and Resources in Maine	03/12/2020	• **Directs** insures to make all screening and testing services available with no deductible, copayment, or other cost sharing of any kind. • **Clarifies** that the only situation in which insurers will be permitted to impose out-of-network charges is when the enrollee was offered the service in-network without additional delay but chose instead to visit an out-of-network provider or be tested by an out-of-network laboratory. • If/when an immunization becomes available, **requires** insurers to immediately cover the cost of the vaccine and all associated costs of administration without cost-sharing. • **Reminds** insurers of Maine's balance billing protections (i.e., requires coverage of emergency services with network-level cost-sharing regardless of the status of the emergency provider). • **Requires** carriers to allow enrollees to obtain one-time refills of their prescription medications before the scheduled refill date. • **Provides** guidance with respect to coverage under travel insurance policies.
Maryland	Press Release	05/20/2020	• **Details** the various forms of premium relief issued to consumers by property and casualty insurance companies.
	Executive Order | Press Release	05/13/2020	• **Provides** guidance to industries—including retail, manufacturing, and personal care services—to begin reopening with modifications. • **Authorizes** local jurisdictions to issue orders (1) closing nonessential businesses and (2) requiring individuals to remain indoors or refrain from congregating.

State	State Resources	Date Issued	Summary
	Consumer Advisory	05/01/2020	• **Warns** consumers of COVID-19 related insurance scams.
	Executive Order 20-03-30-04 | Bulletin No. 20-16	04/30/2020	• **Provides** guidance regarding remotely notarizing documents during the state of emergency. • **Authorizes** licensed title insurance producers to conduct remote settlements as long as the settlement agent follows specific guidelines.
	Bulletin 20-22	04/30/2020	• **Requires** PBMs and health carriers to suspend random audits of pharmacies unless there is a reasonable suspicion of fraud.
	Bulletin No. 20-21 | Consumer Advisory	04/24/2020	• **Announces** the creation/adoption of two new workers' compensation codes to ensure use of uniform codes for the tracking of COVID-19 injuries, losses, and expenses.
	Bulletin No. 20-20	04/13/2020	• **Requests** that P&C insures who write certain commercial policies work with producers to accommodate policyholder requests for midterm revisions to their premium based on COVID-19-related changes in payroll or revenue rather than waiting for actual payroll / revenue results at the close of a policy period. • **Requests** that P&C insurers waive or reduce short-rate cancellation penalties. • **Advises** that P&C insurers regarding use of credit for underwriting. • **Requests** that all commercial insurers refrain from attaching any adverse underwriting or pricing outcomes for insureds who have filed Business Interruption claims.
	Bulletin No. 20-12	04/09/2020	• **Encourages** all property and casualty insurers to consider providing temporary rate relief to policyholders for the duration of the COVID-19 crisis. • **Requires** insurers that implement rate relief measures to make a filing with the Administration.

State	State Resources	Date Issued	Summary
	Bulletin No. 20-19	04/07/2020	• **Reminds** insurers that the Commissioner does not have the authority to amend premium tax payment due dates. • **Notes** that the Commissioner will exercise his discretion to waive penalties and interest for the late payment of quarterly estimated premium taxes, if an insurance company is unable to make such payment timely because the COVID-19 pandemic has impacted the operation of the company's premium tax administrative offices. • **Requires** insurance companies to submit documentation of COVID-19 impact at the request of the Commissioner in order to be considered for waivers of penalties.
	Bulletin No. 20-18 | Press Release	04/06/2020	• **Encourages** insurers to work with policyholders to make premium reductions like updating their list of out of service vehicles and the request of premium modifications all without the return of tags.
	Bulletin No. 20-17	04/03/2020	• **Emphasizes** the requirement that insurers provide notice of a claim promptly. • **Reminds** insurers that reasonable time periods may be elongated during the COVID-19 crisis and policyholders should not be penalized due to delays of this sort outside of their control. • **Requests** that insurers provide consideration of COVID-19 caused delays with respect to the 180 days and 2-year timeframes contained in the policy and statute.
	FAQs	03/30/2020	• **Provides** guidance regarding insurance licensure and class requirements.
	Bulletin No. 20-15	03/30/2020	• **Provides** guidance on extensions of automobile insurance coverage for personal delivery drivers during the coronavirus pandemic and state of emergency.
	Executive Order | Guidance	03/30/2020	• **Enumerates** the essential businesses that may remain open, including the financial services sector, including insurance companies.

State	State Resources	Date Issued	Summary
	Bulletin No. 20-11	03/23/2020	• **Encourages** licensees to utilize remote claim handling technologies to the greatest extent possible. • **Notes** that prompt payment of known claim obligations should be a top priority.
	Bulletin 20-10 | Press Release	03/20/2020	• **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. • **Provides** 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.
	Bulletin 20-09 | Press Release	03/20/2020	• **Provides** guidance with respect to coverage under travel insurance policies.
	FAQs	03/19/2020	• **Provides** an overview of the impact COVID-19 will have on product licensing capabilities.
	Advisory	03/18/2020	• **Offers** an overview of Business Interruption Coverage.
	Press Release	03/16/2020	• **Notes** that the department is primarily focused on protecting costumers from unfair treatment by insurers during the COVID-19 pandemic.
	Bulletin 20-07	03/13/2020	• **Notes** that the CMS has developed a HCPCS code that can be used by laboratories to bill for certain COVID-19 tests.
	Press Release	03/12/2020	• **Offers** an overview of IRS guidance governing the waiving of cost-sharing arrangements by high-deductible health plans in response to COVID-19.
	Bulletin 20-06 | Emergency Regulation 31.01.02 | FAQs	03/10/2020	• **Requires** insurers to waive any cost-sharing (i.e., co-payments, coinsurance, and deductibles): – For any visit to diagnose or test for COVID-19 regardless of the setting of the testing. – For laboratory fees to diagnose or test for COVID-19. – For vaccination for COVID-19, when a vaccine becomes available.

State	State Resources	Date Issued	Summary
			• **Requires** insurers to evaluate requests to use an out of network provider to perform diagnostic testing of COVID-19 solely on the basis of whether the use of the out-of-network provider is medically necessary or appropriate. • **Requires** insurers to consider an adverse decision on a request for coverage of diagnostic services for COVID-19 an emergency case for which an expedited grievance procedure is required under Maryland law.
Massachusetts	Bulletin 2020-18	***05/21/2020***	• ***Extends the special enrollment period for qualified individuals who are currently without health insurance to June 23, 2020.***
	Press Release | Guidance | Reopening Summary	05/19/2020	• **Permits** certain nonessential businesses—including office spaces (excluding Boston), limited personal services, and retail stores for curbside pick-up, among others—to reopen on May 25, 2020 if they certify that they will comply with safety guidelines prior to reopening.
	Bulletin 2020-17	05/18/2020	• **Expects** carriers to preserve insurance coverage during the COVID-19 pandemic. • **Expects** carriers to do the following: – Take steps to be flexible with vacancy limitations in policies issued to non-essential businesses and/or those not currently allowed to operate under state orders and rules. – To consider a property vacant, exclude days that a property is vacant due to state orders, provided that the property is secured according to the terms of coverage.
	Bulletin 2020-16	05/18/2020	• **Clarifies** that carriers may develop utilization review systems for COVID-19 testing. • **Expects** carriers to do the following regarding COVID-19 testing: – Establish dedicated help lines to respond to all calls about COVID-19. – Relax and eliminate certain prior approval requirements and procedures. – Relax out-of-network requirements and procedures when access to testing or urgent treatment is unavailable from in-network providers. – Waive any cost-sharing requirements for medically necessary COVID-19 testing, counseling and vaccinations at in-network doctors' offices, urgent care centers, or emergency rooms; and at out-of-network providers when access to testing or urgent treatment is unviable from in-network providers.

State	State Resources	Date Issued	Summary
	Bulletin 2020-15	04/30/2020	• **Expects** carriers to do the following: – Waive prior authorization requirements for any scheduled surgeries and behavior health admissions at acute care and mental health hospitals for 60 days. – Provide hospitals with additional time to respond to requests for claims review information or to process internal and external appeals and document claims. – Explore ways to streamline coding and billing policies to reduce the administrative complicity of coding for claims.
	Bulletin 2020-14	04/29/2020	• **Provides** guidance regarding temporary individual insurance producer licenses and remote testing.
	FAQs	04/15/2020	• **Addresses** several frequently asked questions regarding individual insurance producers.
	Notice | Notice	04/14/2020	• **Details** specific insurance carrier information/specific resources available related to COVID-19.
	FAQs	04/09/2020	• **Addresses** several frequently asked questions regarding COVID-19.
	Bulletin 2020-13	04/09/2020	• **Expands** access to inpatient services to include coverage for out-of-network emergencies and inpatient reimbursement.
	Bulletin 2020-12	04/03/2020	• **Provides** guidance regarding insurance licenses, exams, and class requirements.
	Bulletin 2020-11	04/03/2020	• **Provides** guidance, relief, and assistance with regard for certain regulatory filing requirements.

State	State Resources	Date Issued	Summary
	Bulletin 2020-10	03/30/2020	• **Expects** all carriers to examine their credentialing systems. • **Prohibits** carriers from requiring prior approval for a patient being tested for COVID-19 by any practitioner within the carrier's network of providers. • **Notes** that carriers should provide inpatient hospitals with up-to-date lists of in-network rehabilitation hospitals and skilled nursing facilities.
	Bulletin 2020-09	03/30/2020	• **Notes** that for a limited-time there is a Special Enrollment Period for qualified individuals who are currently without insurance to enroll in health coverage.
	Bulletin 2020-08	03/27/2020	• **Provides** guidance regarding flexibility in the issuance and administration of medical malpractice insurance during COVID-19.
	Bulletin 2020-07	03/26/2020	• **Provides** guidance regarding the availability of consumer information.
	Bulletin 2020-06	03/26/2020	• **Expects** all carriers to work with carrier pharmacy networks on certain obligations.
	FAQs | Press Release	03/24/2020	• **Details** the specific actions of major health insurers in the state.
	Executive Order | Press Release | COVID-19 Essential Services	03/23/2020	• **Orders** all businesses that do not provide essential services to close their physical workplaces and facilities to workers, customers, and the public. • **Classifies** workers who are needed to process and maintain systems for processing financial transactions and services (e.g., insurance services) as essential.
	Bulletin 2020-05 | Press Release	03/23/2020	• **Requests** that insurers do the following: – Explain grace periods that usually allow stressed policy holders experiences significant financial hardship to delay payments without coverage being terminated. – Work with employers or individuals experiencing financial hardships to find the best ways to address concerns with the timing of premium payments. – Explore all ways to relax due dates for from premium payments.

State	State Resources	Date Issued	Summary
	Bulletin 2020-04 | Press Release	03/16/2020	• **Provides** guidance with respect to coverage of telehealth services.
	Bulletin 2020-03	03/12/2020	• **Notes** that for a limited-time there is a Special Enrollment Period for qualified individuals who are currently without insurance to enroll in health coverage.
	Press Release	03/11/2020	• **Provides** guidance with respect to coverage under travel insurance policies.
	Bulletin 2020-02	03/06/2020	• **Expects** insurers to: – Promote telehealth options, including removal of applicable cost-sharing for such services; enabling covered members to seek screening, evaluation, diagnosis, and/or treatment for COVID-19 to reduce the need for patients to come to medical offices. – Relax out-of-network requirements and procedures when access to urgent testing or treatment is unavailable from in-network providers. – Forego any cost-sharing (i.e., copayments, deductibles, or coinsurance) for medically necessary COVID-19 testing, counseling, vaccinations, and treatment at in-network doctors' offices, urgent care centers, or emergency rooms and out-of-network doctors' offices, urgent care centers, or emergency rooms when access to urgent testing or treatment is unavailable from in-network providers.
Michigan	Executive Order 2020-92 | Executive Order 2020-91 | Press Release	05/18/2020	• **Permits** certain non-essential businesses located in specific counties—including retail businesses, offices, restaurants, and bars—to partially reopen on May 22, 2020 if they abide by safety protocols.
	Bulletin 2020-24-INS	05/07/2020	• **Permits** insurers to include emerging experiences related to COVID-19 in their rate development for plan year 2021. • **Requires** any insurers who decide to include COVID-19-related experiences in their rate development to provide an exhibit detailing their rating methodology, among other things.

State	State Resources	Date Issued	Summary
	Executive Order 2020-70 | Press Release	05/01/2020	• **Permits** certain nonessential businesses to resume operations on May 7, 2020, including construction, real-estate activities, and work that is traditionally and primarily performed outdoors, if they abide by safety protocols. • **Permits** additional businesses to sell goods via delivery or curbside pickup.
	Bulletin 2020-22 INS | Executive Order No. 2020-59	04/30/2020	• **Extends** the stay at home order to May 15, 2020. • **Clarifies** that insurance services are deemed an essential businesses.
	Bulletin 2020-20-INS	04/22/2020	• **Updates** the requirements for temporary producer licenses and remote testing.
	Press Release	04/15/2020	• **Notes** that the Department is prioritizing health insurance appeals related to a denial of coverage for COVID-19 testing or treatment.
	Bulletin 2020-18-INS	04/13/2020	• **Details** filing requirements for automobile insurers that plan to issue refunds or premium waivers to their customers as a result of the COVID-19 pandemic.
	Bulletin 2020-17-INS	04/13/2020	• **Notes** that regulated entities may request that the Director allow a 30- or 60- day delay in submitting certain regulatory filings.
	Bulletin 2020-16-INS	04/13/2020	• **Strongly encourages** insurers to provide their insureds with at least a 60-day grace period to pay insurance premiums so that insurance policies are not cancelled for nonpayment of premium.
	Bulletin 2020-15-INS	04/13/2020	• **Provides** guidance regarding requirements for temporary licenses.
	Press Release	04/10/2020	• **Notes** that the state has received agreements from nearly all of the state's health insurance companies to waive cost-sharing for COVID-19 testing and treatments.

State	State Resources	Date Issued	Summary
	Bulletin 2020-14 | Bulletin 2020-13	04/10/2020	• **Extends** the stay-at-home order through April 30, 2020.
	Press Release	04/07/2020	• **Details** the options for individuals who may have recently lost a job, resulting in a loss of their healthcare coverage or a change in income.
	Emergency Rules	03/30/2020	• Unless proven otherwise, **provides** that a first response employee (i.e., a person working in ambulance operations, a person working in a home health agency, a person working as a physician or nurse, etc.) suffers a personal injury that arises out of and in the course of employment if the first response employee is diagnosed with COVID-19, whether by a physician or as a result of a test.
	Bulletin 2020-11 | Bulletin 2020-12 INS	03/30/2020	• **Clarifies** that critical infrastructure include some workers in the insurance industry, but only to the extent that their work cannot be done by telephone or remotely.
	Bulletin 2020-10 INS	03/26/2020	• **Provides** guidance regarding certification and recertification filing requirements for stand-alone dental plans.
	Executive Order 2020-21 | Press Release	03/23/2020	• **Directs** all businesses and operations to temporarily suspend in-person operations that are not necessary to sustain or protect life. • **Directs** 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. • **Explains** that critical infrastructure workers include workers in the insurance industry, but only to the extent that their work cannot be done by telephone or remotely.
	Bulletin 2020-08-INS	03/20/2020	• **Provides** guidance to insurers regarding managing corporate governance issues and filing deadlines.

State	State Resources	Date Issued	Summary
	Survey Request	03/19/2020	• **Requests** feedback on responses to COVID-19 from all Michigan consumer finance licensees and registrants by March 20, 2020.
	Press Release	03/12/2020	• **Announces** expanded access to telemedicine by immediately allowing Medicaid beneficiaries to receive services in their home to combat COVID-19. • **Notes** that the major insurers in the state will cover the use of virtual care/telemedicine and waive cost-sharing for COVID-19 testing.
Minnesota	Commissioner's Order | Regulatory Guidance 20-28	05/18/2020	• **Extends** the annual PBM transparency report deadline to October 1, 2020.
	Commissioner's Order | Regulatory Guidance 20-25	05/01/2020	• **Extends** the regulatory filing deadline for certain homeowner's insurance carriers to June 1, 2020.
	Executive Order 20-48 | Press Release	04/30/2020	• **Permits** certain non-essential workers to return to their workplace on May 4, 2020 only if they cannot perform certain work activities from home and if they abide by safety protocols.
	Press Release	04/30/2020	• **Urges** all property and casualty carriers to: – Waive or discount premiums. – Review all eligibility criteria for discounts. – Provide flexibility for insureds who may be temporarily modifying their business operations or personal lives to accommodate social distancing. – Ensure that additional flexibilities offered at this time do not harm the consumer when they renew coverage.
	Commissioner Order | Regulatory Guidance 20-21 | 20-22 | 20-23 | 20-24	04/27/2020	• **Extends** the compliance and renewal requirement deadlines for insurance producers and adjusters to May 31, 2020.

State	State Resources	Date Issued	Summary
	Executive Order 20-40 | Guidance | Press Release	04/23/2020	• **Permits** certain workers (e.g., employees of industrial and manufacturing businesses and office-based businesses) to return to work if they comply with certain safety requirements. • **Clarifies** that workers who can work from home must continue to do so.
	Notice	04/15/2020	• **Provides** guidance regarding the temporary license process.
	Regulatory Guidance	04/15/2020	• **Provides** regulatory guidance on surety bonds filed with the Department. • **Requires** electronic signatures to be authenticated by a third-party digital software and must include the date and time of the signature, an authentication code, and is attributable to the person intending to sign the document. • **Notes** that the Department will not accept the following as an electronic signature: – An image of a signature that is placed on the bond form by digitally copying and pasting it onto the document; – A signature created by selecting a script or calligraphy font for the typed name of the person, or a typed name that appears following. • **Requires** remote online notarization be performed by a remote online notary public currently registered with the Minnesota Secretary of State.
	Regulatory Guidance | Commissioner Order	04/13/2020	• **Extends** the deadline for premium security plan reporting.
	Regulatory Guidance 20-15	04/09/2020	• **Issues** guidance related to continuing education requirements.
	Regulatory Guidance 20-13	03/30/2020	• **Encourages** insurers to consult and comply with current and any future recommendations from the Minnesota Department of Health.

State	State Resources	Date Issued	Summary
	Commissioner's Order 20-01 | Regulatory Guidance 20-1, 20-2, 20-4 | Regulatory Guidance 20-3 | FAQs	03/30/2020	• **Provides** guidance regarding insurance license and class requirements.
	Executive Order 20-20 | Press Release | FAQs	03/25/2020	• **Orders** all persons currently living in the state to stay at home, except to engage in essential/critical activities and work. • **Clarifies** that financial service workers—including workers at banks, credit unions, insurance companies, insurance agencies, and other financial service workers identified in federal guidance—are essential.
	Consumer Alert | FAQs	03/19/2020	• **Provides** guidance to insurers regarding managing corporate governance issues and business interruption coverage.
	Letter	03/13/2020	• **Requests** that health carriers eliminate all cost-sharing for COVID-19 testing, including costs associated with an office visit or urgent care visit to be tested. • **Strongly encourages** health plans to limit or eliminate cost sharing for all forms of treatment for COVID-19 for in-network providers. • **Asks** that should in-network providers be unavailable to provide services that health carriers make allowances for out of network care. • **Requests** that health carriers should take any necessary steps to expand the availability of telemedicine services for their enrollees. • **Request** that health carriers provide a one-time refill of covered prescription medications prior to the expiration of the waiting period between refills.
	Press Release	03/13/2020	• **Provides** guidance with respect to coverage under travel insurance policies.
Mississippi	Press Release	05/20/2020	• **Details** State Farm's announcement regarding automobile insurance rate reductions. • **Clarifies** that the auto rate reduction has undergone an expedited approval by the Department of Insurance.

State	State Resources	Date Issued	Summary
	Press Release	05/07/2020	• **Commends** the UnitedHealth Group for providing customer assistance programs (i.e., waiving cost-sharing requirements, issuing premium credits, and accelerating payments to state partners, etc.).
	Executive Order 1478	05/04/2020	• **Permits** restaurants and bars to reopen for dine-in services on May 7, 2020 if they abide by certain safety guidelines. **Permits** certain parks and outdoor recreational activities to reopen in a limited capacity on May 7, 2020.
	Bulletin 2020-09	04/24/2020	• **Extends** requirements imposed on insurers to adopt procedures that encourage use of telemedicine by policyholders.
	Executive Order 1477	04/24/2020	• **Permits** certain businesses and non-profit entities to reopen to the public on April 27, 2020 and in accordance with certain health safety measures. • **Clarifies** that other businesses (e.g., restaurants, bars, gyms, personal care services, etc.) are limited to drive-thru, curbside, and/or delivery services.
	Press Release	04/23/2020	• **Announces** the approval of auto insurance premium credits.
	Bulletin 2020-08	04/14/2020	• **Provides** guidance regarding form and rate filings for individual, small group, and stand-alone dental plans in Mississippi.
	Bulletin 2020-07	04/14/2020	• **Provides** guidance to insurers regarding license renewals, exams and fees. • **Provides** guidance regarding regulatory filing deadlines and other regulatory filing requirements.
	FAQs	04/09/2020	• **Addresses** several frequently asked questions regarding COVID-19. • **Provides** guidance with respect to coverage under travel insurance policies.

State	State Resources	Date Issued	Summary
	Bulletin 2020-06	04/07/2020	• **Provides** guidance for initial insurance producer applicants unable to take the state pre-licensing examination.
	Bulletin 2020-05	04/01/2020	• **Provides** guidance to the insurance producers, adjusters and bail bondsmen continuing education requirements.
	Bulletin 2020-04	04/01/2020	• **Clarifies** that insurers may issue cancellation/non-renewal notices for non-payment of premiums during the 60- day moratorium period.
	Executive Order No. 1463	03/24/2020	• **Closes** non-essential businesses and enumerates the essential businesses that may remain open. • **Deems** financial services, including banks and related financial institutions, insurance, payroll, accounting, processing financial transactions, and services related to financial markets as essential.
	Bulletin 2020-03 | FAQs	03/24/2020	• **Issues** a 60-day moratorium on the cancellation/non-renewal of policies for the non-payment of premiums. • **Notes** that this moratorium is not a waiver of premium; rather, it is a moratorium on the cancelation or non-renewal of policies for the failure to pay premiums during the applicable 60-day period.
	Bulletin 2020-02	03/23/2020	• **Strongly encourages** insurers to allow, when requested, mid-term audits, self-audits, or other adjustments to rating bases to more accurately reflect annual exposure projections.
	Bulletin 2020-01	03/16/2020	• **Directs** insurers to adopt procedures that will encourage their policyholders to use telemedicine for non-emergency medical care. • **Notes** that insurers should be aware that physician licensing requirements for telemedicine have been waived by the Board of Medical Licensures.

State	State Resources	Date Issued	Summary
	FAQs	03/09/2020	• **Notes** that the major insurers in the state are waiving the cost of medically-necessary COVID-19 testing when ordered by a licensed, authorized health care provider. • **Provides** guidance with respect to coverage under travel insurance policies.
Missouri	Bulletin 20-15	05/15/2020	• **Extends** a previously issued Bulletin regarding telehealth service requirements for providers to June 15, 2020.
	Bulletin 20-14	05/14/2020	• **Extends** a previously issued Bulletin regarding annual statement supplemental filing deadlines to June 15, 2020.
	Bulletin 20-13	05/13/2020	• **Reminds** insurers of current federal rate filing deadlines for 2021. • **Notes** that all General Instructions available via the System for Electronic Rate and Form Filing (SERFF) for Missouri have been updated.
	Bulletin 20-11	05/12/2020	• **Waives** requirements for insurers to conduct on-site reviews until June 15, 2020. • **Allows** title insurers to conduct a portion of their reviews electronically until July 15, 2020.
	Bulletin 20-10	05/07/2020	• **Extends** a previous Bulletin encouraging insurers to offer premium grace periods, and an Executive Order regarding regulatory filing deadlines for plan year 2021 until **June 15, 2020**. • **Notes** that this bulletin does not preclude insurers from setting up payment plans or other accommodations to assist consumers, to the extent possible or as required by law.
	Public Health Order	04/27/2020	• **Permits** non-essential businesses to reopen to the public if they abide by social distancing requirements. • **Imposes** specific occupancy thresholds on retail establishments and other limitations on restaurants.

State	State Resources	Date Issued	Summary
	Bulletin 20-09	04/13/2020	• **Notes** that the Department will temporarily waive the licensing requirement of successfully passing an examination, and instead will allow a currently licensed Missouri insurance producer to sponsor the applicant. • **Provides** guidance on how to apply for a temporary license.
	Bulletin 20-08 | Press Release	04/10/2020	• **Provides** information regarding the required filing related to premium relief strategies including but not limited to—premium adjustments, premium reimbursements, premium credits, and insured notifications.
	Emergency Rule	04/08/2020	• **Creates** a presumption that first responders infected by or quarantined due to COVID-19 are deemed to have contracted a contagious or communicable occupational disease arising out of and in the course of the performance of their employment. • **Clarifies** that a first responder is not entitled to the presumption if a subsequent medical determination establishes by clear and convincing evidence that the first responder did not actually have COVID-19, or contracted or was quarantined for COVID-19 resulting from exposure that was not related to the first responder's employment.
	Health Department Order | Press Release	04/03/2020	• **Closes** non-essential businesses. • **Cites** federal government guidance with respect to designating certain businesses as essential.
	Bulletin 20-7	03/26/2020	• **Provides** guidance with respect to coverage of telehealth services.
	Bulletin 20-6	03/24/2020	• **Provides** guidance to insurers regarding annual statement supplemental filing deadlines.
	Bulletin 20-05 | Press Release	03/21/2020	• **Strongly encourages** insurers to: – To issue a grace period that would prevent cancelations, nonrenewal, or termination coverages. – To extend a grace period of at least 60 days for coverage where premium or subscription charges are unpaid.

State	State Resources	Date Issued	Summary
	Bulletin 20-04	03/04/2020	• **Provides** guidance to insurers regarding managing corporate governance issues and filing deadlines.
	Bulletin 20-03	03/03/2020	• **Asks** insurers providing coverage in the state to take the following immediate measures: – Waive any cost-sharing for COVID-19 laboratory tests. – Waive the cost-sharing for an in-network provider office visit, an in-network urgent care center visit, and an emergency room visit when testing for COVID-19. – If an insurer does not have a provider in its network with the appropriate training and experience to meet the particular health care needs of an insured, make exceptions to provide access to an out-of-network provider at the in-network cost-sharing. – At the time a vaccine becomes available, immediately cover the immunization at no cost-sharing for all covered members. – Where appropriate, make expedited formulary exceptions.
Montana	Press Release	***05/21/2020***	• ***Notes that auto insurers are issuing refunds and other savings to policyholders.***
	Press Release	05/19/2020	• **Announces** that the state will enter Phase 2 of reopening businesses (e.g., permitting certain nonessential businesses to increase their capacity to 75%) on June 1, 2020.
	Press Release	05/15/2020	• **Notes** that refunds and other savings from insurance companies are being issued to policyholders.
	Updated Advisory Memorandum	05/12/2020	• **Adjusts** rate filing deadlines for 2021.
	Press Release | Press Release	05/07/2020	• **Notes** that many insurance companies are providing refunds, premium relief, and other savings to their customers.

State	State Resources	Date Issued	Summary
	Directive | Press Release	04/22/2020	• **Permits** non-essential businesses to reopen to the public in phases between April 26 and May 4, 2020 if they comply with certain safety guidelines. • **Permits** all schools to reopen at the discretion of local school boards on May 7, 2020. • Details the money being refunded back to insurance customers through types of insurance, including personal auto, commercial auto, homeowners, liability, and medical malpractice
	Amended Information Bulletin	04/13/2020	• **Clarifies** that insures are not required to submit a form filing for premium refunds, discounts, or credits issued based upon industry-related impacts caused by COVID-19.
	Advisory Memorandum	04/10/2020	• **Details** the 2021 form, rate, and network adequacy filing requirements.
	Information Bulletin	04/09/2020	• **Contains** guidance regarding rate filings.
	Press Release	04/07/2020	• **Provides** information on the resources available for health insurance coverage for individuals who lose their jobs and subsequent coverage during the ongoing COVID-19 crisis.
	Press Release | Press Release	04/07/2020	• **Permits** deferrals on premium payments for policyholders on their workers' compensation insurance to help alleviate some of the financial burden experienced during the COVID-19 pandemic until June 30, 2020. • **Prevents** cancellations on businesses during this period unless requested by the policyholder. • **Notes** that policyholders who continue to pay wages to their employees who are not working will not be charged workers' compensation premium on those wages during the deferral period. • **Encourages** individuals to be proactive and immediately contact their insurance agent if they anticipate making a late payment or missing a payment due to sudden unemployment or other financial difficulties.
	Press Release | Press Release	03/30/2020	• **Provides** guidance regarding unemployment insurance due to COVID-19-related layoffs.

State	State Resources	Date Issued	Summary
	Press Release	03/30/2020	• **Notes** which insurance providers have expanded their overage of telehealth services.
	Commissioner's Letter | Press Release	03/26/2020	• **Requests** that insurers work in the following ways to help insureds: – Providing additional time to make payments. – Allowing grace periods to delay premium payments. – Suspending premium billing for small businesses such as restaurants, bars, and others that have been shut down or had their operations severely reduced, for a specific number of days or billing cycles. – Waiving insurance premium late fees and other fees for families, individuals, and businesses.
	Directive | Press Release	03/26/2020	• **Requires** all individuals to stay at home, unless they are engaged in essential work or activity. • **Mirrors** federal guidance and identifies insurance services as part of the essential workforce.
	Guidance | Press Release	03/19/2020	• **Provides** guidance with respect to coverage of telehealth services.
	Press Release | Press Release	03/18/2020	• **Reminds** consumers of year-round options for immediate health coverage. • **Notes** that insurance companies voluntarily assisting in virus response.
	Press Release	03/11/2020	• **Notes** that the four major insurers in the state are voluntarily waiving customer costs (e.g., copays and deductibles) for COVID-19 testing.
Nebraska	Amended Company Bulletin CB-130	05/15/2020	• **Amends** rate filing deadlines for 2021.
	Notice	05/01/2020	• **Notes** the reopening of Prometric insurance testing centers.

State	State Resources	Date Issued	Summary
	Press Release | Guidance	04/29/2020	• **Permits** restaurants and certain other non-essential businesses located in specific counties to reopen if they abide by health guidelines and occupancy restrictions.
	Notice	04/17/2020	• **Notes** the availability of remotely-proctored exam options for license candidates.
	Proclamation | Guidance | Press Release | Directed Health Measure Order 2020-010 | Press Release	04/09/2020	• **Closes** specific retail businesses (beauty salons, barbershops, massage therapy services, bottle clubs, indoor movie theaters, tattoo parlors, etc.). • **Makes** no mention of insurance services or other financial services providers.
	FAQs	04/09/2020	• **Answers** questions regarding telehealth services and coverage.
	Notice	04/08/2020	• **Advises** all insurance companies regarding compliance with regulatory requirements during the COVID-19 public health emergency. • **Notes** the waiving of the hard copy and original signature filing requirements.
	Company Bulletin CB-130	04/02/2020	• **Provides** guidance for individual and small employee medical plans and stand-alone dental plans.
	Notice	03/31/2020	• **Allows** for Temporary Nebraska Resident Producer Licenses.
	Notice	03/27/2020	• **Notes** what insurers should do as questions arise regarding accommodations required to policyholders or claimants developed in response to COVID-19.
	Consumer FAQs | Consumer Alert	03/26/2020	• **Reminds** residents about the Special Enrollment Period under the ACA for recently unemployed.

State	State Resources	Date Issued	Summary
	Notice	03/23/2020	• **Extends** license deadline by 90 days, upon request.
	Notice	03/19/2020	• **Notes** 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.
	Consumer Alert	03/13/2020	• **Provides** guidance with respect to coverage under travel insurance policies.
	Consumer Alert	03/11/2020	• **Offers** updates from insurers operating in the state regarding their policies addressing COVID-19.
Nevada	Directive 018 | Press Release | Guidance	05/08/2020	• **Provides** guidance to industries—including financial services, food establishments, and general office environments, among others—to begin reopening with modifications. • Permits certain non-essential businesses (e.g., restaurants, personal care businesses, etc.) to **reopen** in a limited capacity if they abide by certain guidelines.
	Press Release	04/29/2020	• **Permits** auto insurance companies to provide relief in the forms of premium refund credits, checks, dividends, or similar measures.
	Directive 003 Essential Businesses (Updated) | Directive 003 | Directive 010 | Press Release	04/01/2020	• **Requires** non-essential businesses to close. • **Cites** the federal guidance and designates financial institutions as essential.
	FAQs	03/20/2020	• **Provides** guidance with respect to coverage under travel insurance policies.

State	State Resources	Date Issued	Summary
	Emergency Regulation | Press Release | Consumer Alert | Press Release | FAQs	03/05/2020	• **Prohibits** insurers from: – Imposing an out-of-pocket cost for a provider office, urgent care center, or emergency room visit when the purpose of the visit is to be tested for COVID-19. – Imposing an out-of-pocket cost for COVID-19 testing. • **Requires** insurers to cover the costs of a COVID-19 immunization as one becomes available. • **Requires** insurers to provide coverage for off-formulary prescription drugs if there is not a formulary drug available.
New Hampshire	Bulletin No. 20-036-AB	05/18/2020	• **Amends** rate filing deadlines for 2021.
	Bulletin Ins. 20-034-AB	05/14/2020	• **Extends** the insurance producer license renewal deadline of May 31, 2020 to June 30, 2020.
	Emergency Order 40 | Press Release	05/01/2020	• **Permits** retail stores and other non-essential businesses to reopen on May 11, 2020 if they abide by safety guidelines. • **Permits** restaurants to reopen on May 18, 2020 if they abide by safety guidelines.
	Emergency Order #36	04/24/2020	• **Establishes** a prima facie presumption that a first responder who has tested positive for COVID-19 was exposed/infected at work (i.e., it was occupationally related).
	Press Release	04/23/2020	• **Details** auto insurers who are providing premium relief to policyholders.
	Bulletin No. 20-030-AB	04/20/2020	• **Commends** insurers for expanding coverage to automobile drivers without adding rates to the policies.
	Bulletin No. 20-26-AB	04/16/2020	• **Details** financial statement filing deadlines affected by COVID-19. • **Waives** certain signature requirements during the state of emergency.

State	State Resources	Date Issued	Summary
	Bulletin No. 20-025-AB	04/10/2020	• **Notes** that the Department has committed to expediting review of auto insurance product filings as insurance companies commit to initiating or contemplating payback or credit programs that reflect reduced exposure to loss during the COVID-19 pandemic.
	Press Release	04/09/2020	• **Commends** the major commercial medical health insurance companies that have committed to waiving member cost-sharing when a member is receiving treatment related to COVID-19.
	Bulletin No. 20-24	04/08/2020	• **Provides** guidance to carriers related to telehealth programs.
	Press Release	04/07/2020	• **Provides** guidance on the most up-to-date response to the COVID-19 pandemic.
	Bulletin No. 20-23-AB	03/30/2020	• **Provides** guidance to insurers regarding license renewal extensions.
	Bulletin 20-022-AB	03/26/2020	• **Details** the amended filing requirements during the COVID-19 pandemic. • **Notes** that the Department will accept electronic filings.
	Emergency Order #17 | Press Release | List of Services	03/26/2020	• **Requires** all individuals to stay at home, unless they are engaged in essential work or activity. • **Mirrors** federal guidance and identifies insurance services as part of the essential workforce.
	Bulletin No. 20-21-AB	03/24/2020	• **Allows** producers and insurers to obtain electronic signatures. • **Notes** that insures and producers should obtain the required signature after the COVID-19 situation subsides.
	Bulletin No. 20-019-AB	03/23/2020	• **Requests** that all insurers work to leverage virtual audits for the completion of any audits. • **Notes** that if an insurer is unable to complete audits within the 120-day time limit than document accordingly.

State	State Resources	Date Issued	Summary
	FAQs	03/19/2020	• **Provides** guidance regarding insureds who recently lost employer-sponsored health insurance.
	FAQs	03/17/2020	• **Provides** guidance to insurers regarding managing corporate governance issues and business interruption coverage.
	Press Release | FAQs	03/10/2020	• **Requires** insurers to provide coverage, prior to application of any deductible and without cost-sharing, for the initial provider visit and test for their members who meet the CDC criteria for testing, as determined by the provider. • **Reminds** insurers that they may not deny coverage, including mental health services provided to a quarantined individual, simply because it was provided through telemedicine. • **Directs** insurers to take steps to ensure that members have continuous access to prescription medication by allowing one-time refills of covered prescriptions prior to the expiration of the waiting period between refills.
New Jersey	Press Release	05/19/2020	• **Announces** an awareness campaign to promote health insurance options available to residents during the COVID-19 pandemic. • **Notes** the Special Enrollment Period created to allow residents who are uninsured to enroll in coverage through the federal health insurance exchange.
	Bulletin No. 20-24	05/13/2020	• **Expands** the requirements in a previous Bulletin by requiring carriers to cover COVID-19 testing without cost-sharing, prior authorization, or other medical management requirements provided by in-network and out-of-network laboratories.
	Bulletin No. 20-22 | Order No. A20-03 | Press Release	05/12/2020	• **Orders** insurers to make an initial premium refund or other adjustment to all adversely-impacted New Jersey policyholders, and, for each month the public health emergency is in effect, in the following lines of insurance starting as quickly as practicable, but no later than June 15, 2020: – Private passenger automobile insurance. – Commercial automobile insurance. – Workers' compensation insurance. – Commercial multiple-peril insurance. – Commercial liability insurance.

State	State Resources	Date Issued	Summary
			– Medical malpractice insurance. Any other line of coverage where the measures of risk have become substantially overstated as a result of the COVID-19 pandemic.
	Bulletin No. 20-21 | Press Release	05/01/2020	• **Provides** guidance regarding temporary insurance producer licenses.
	Bulletin No. 20-20	05/01/2020	• **Extends** the waiver for insurance producer license expirations to August 31, 2020.
	Bulletin No. 20-19	04/24/2020	• **Requires** automobile insurers that provide medical expense benefits under personal injury protection (PIP) to review or establish their telemedicine and telehealth networks; encourage network providers to utilize telemedicine or telehealth services during the COVID-19 public health emergency; etc. • **Prohibits** PIP insurers from imposing reimbursement restrictions on providers and imposing prior authorization requirements on any treatment that is delivered through telemedicine or telehealth.
	Press Release | Bulletin – Individual Market | Bulletin – Small Employer Market | Bulletin – Large Employer Market | Bulletin – Medicare Supp. | Bulletin – P&C | Bulletin – Life | Bulletin – Premium Finance Cos.	04/10/2020	• **Directs** insurers to provide emergency grace period for payment of insurance premiums for residents, businesses amid COVID-19. • **Details** the various grace periods for insurers participating in the individual market, small group market, and large group market; P&C insurers; life insurers; and premium financing companies.
	Executive Order No. 123	04/09/2020	• **Prevents** cancellations of any policy or contract as a result of nonpayment during the emergency grace period.

State	State Resources	Date Issued	Summary
	Bulletin No. 20-10	04/06/2020	• **Permits** carriers to extend transitional policies.
	Bulletin No. 20-08	03/24/2020	• **Modifies** the requirement for appeals of a final internal adverse benefit determination. • **Suspends** all filing fees.
	Bulletin No. 20-07	03/22/2020	• **Provides** guidance with respect to coverage of telehealth services.
	Executive Order No. 7 | Press Release | Blog Post	03/21/2020	• **Requires** non-essential retail businesses to close to the public, excluding "retail functions of banks and other financial institutions." • **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.
	Bulletin No. 20-04	03/19/2020	• **Encourages** insurers and insurance producers to take into consideration the difficulties residents have endured. • **Encourages** 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 automobile inspections or undergo medical exams, and exercise judicious efforts to assist affected policyholders.
	Bulletin No. 20-03	03/10/2020	• **Advises** insurers to: – Refrain from imposing cost-sharing for any emergency room visit at an in-network or out-of-network hospital, any in-network office visit, or any in-network urgent care center visit when the purpose of the visit is to be tested for COVID-19. – Waive any cost-sharing for medically necessary COVID-19 laboratory tests provided by in-network or out-of-network laboratories. • **Requires** insurers to develop robust telehealth programs with their participating providers. • If a vaccine becomes available, **encourages** insurers to cover the cost of immunization at no cost-sharing.

State	State Resources	Date Issued	Summary
			• **Encourages** insurers to provide coverage for prescription drugs to treat COVID-19 at a preferred level of cost-sharing to ensure that all available medically necessary drugs are available. • **Reminds** insurers of the state's balance billing protections (e.g., coverage for emergency services in hospital facilities is required at the in-network cost-sharing level even if the hospital is out-of-network or overseas).
New Mexico	Press Release | Guidance	05/13/2020	• **Permits** certain nonessential businesses (e.g., retailers, offices, and churches) to reopen at 25% occupancy if they abide by certain safety guidelines.
	Bulletin 2020-11	04/29/2020	• **Encourages** insurers to: – Conduct midterm premium audits if requested by policyholders. – Consider a reduced risk for businesses who change operations or elect to continue paying employees when they are not working. – Allow policyholders to self-audit and report changes for calculating premiums.
	Executive Order 2020-025	04/23/2020	• **Creates** a presumption for certain state employees and volunteers who contracted COVID-19 through their employment including, first responders, volunteer and paid medical personnel, administrative and custodial staff at COVID-19-specific care centers, and law enforcement officers, among others. • **Encourages** local government employers and/or insurers to adopt such presumptions.
	Bulletin 2020-10	04/21/2020	• **Encourages** carriers to be particularly attentive to deadline, regulatory, and communication requirements.
	Bulletin 2020-09 | Press Release	04/20/2020	• **Reminds** carriers of their responsibility to hold consumers harmless for the diagnosis, testing, and treatment of COVID-19 in both in-network and out-of-network facilities.
	Press Release	04/13/2020	• **Urges** all who have lost health insurance coverage or suffered loss of income to obtain coverage as soon as possible. • **Details** the healthcare coverage options for newly unemployed individuals.

State	State Resources	Date Issued	Summary
	Press Release	04/10/2020	• **Urges** all auto insurance policyholders to adjust their anticipated annual mileage estimates either online or through their brokers or agents.
	Amended Public Health Order	04/06/2020	• **Extends** all guidance and advisories issued by the governor and secretary of health through at least April 30, 2020.
	Bulletin 2020-08	04/01/2020	• **Urges** insurers to ramp up efforts to speed payments to hospitals and streamline administration.
	Bulletin 2020-07	03/26/2020	• **Clarifies** that under the stay-at-home order, insurance services are essential.
	Public Health Order | Press Release	03/23/2020	• **Requires** all businesses—except essential businesses—to reduce their in-person workforce at each business by 100%. • **Designates** banks, credit unions, insurance providers, payroll services, brokerage services, and investment management firms as essential.
	Bulletin 2020-006	03/20/2020	• **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. • **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.
	Bulletin 2020-005	03/17/2020	• **Provides** guidance with respect to coverage of telehealth services.
	Press Release	03/13/2020	• **Prohibits** insurers from imposing cost-sharing (e.g., copays, coinsurance and deductibles) for testing and health care services related to COVID-19, including coverage of pneumonia, influenza, or any disease or condition that is the subject of a public health emergency.

State	State Resources	Date Issued	Summary
			• **Requires** limited benefit plans to provide notice to their members that their plans do not provide comprehensive medical coverage and to give members information on where they should go to check on their eligibility to apply for and obtain such coverage. • **Guarantees** free COVID-19 testing and treatment for residents of the state.
		03/06/2020	• **Urges** insurers to ensure that insureds who may be in a COVID-19 waiting period of self-isolation can obtain a one-time refill of their covered prescription medications prior to expiration of the normal refill waiting period. • **Encourages** insurers to "implement solutions so that out-of-pocket costs are not a barrier to people seeking testing for, and treatment of, COVID-19."
New York	ELANY Bulletin No. 2020-26	***05/22/2020***	• ***Updates a previously issued Circular Letter by extending the individual producer license expiration date to July 8, 2020.***
	Circular Letter No. 11 | Executive Order 202.30	05/19/2020	• **Directs** insurers to provide in-network and out-of-network coverage of twice weekly COVID-19 testing for employees, contract staff, medical staff, operators and administrators for nursing homes and adult care facilities. • **Summarizes** the requirements for insurers included in the federal CARES Act and FFCRA. • **Reminds** insurers that diagnostic testing is an essential health benefit and therefore must be covered under individual and small group comprehensive health insurance policies and contracts. • **Prohibits** insurers from imposing copayments, coinsurance, or annual deductibles for in-network laboratory tests and visits to diagnose COVID-19. **Strongly encourages** that third-party administrators licensed as independent adjusters apply the same coverage provisions made for insurers to their own administrative services arrangements with self-funded plans.
	ELANY Bulletin No. 2020-24 | FAQs	05/13/2020	• **Clarifies** the following issues regarding the cancellation/nonrenewal moratorium, premium payment grace period and notification requirements: – The cancellation/nonrenewal moratorium, premium payment grace period and notification requirements apply to certain excess line policies (e.g., personal lines policies and small business commercial lines policies that include coverage for damage to real property against the peril of fire).

State	State Resources	Date Issued	Summary
			– The cancellation/nonrenewal moratorium does not prohibit issuance of cancellation, nonrenewal and conditional renewal notices. – If an insurer attempts to cancel a policy within 60 days of issuance but cannot because of the cancellation/nonrenewal moratorium, or attempts to nonrenew a policy at the end of a three-year cycle but cannot due to the moratorium, the effective date of the cancellation, nonrenewal or conditional renewal is deferred for 60 days. – Insureds may claim a COVID-19 financial hardship at least through June 6, 2020. • **Reminds** insurers that if an insured asserts a hardship, the cancellation, nonrenewal or conditional renewal notice cannot be effective until 60 days from the effective date of the cancellation, nonrenewal or conditional renewal.
	Emergency Regulation | Circular Letter No. 10 | Press Release | List of Essential Businesses	05/02/2020	• **Requires** health insurers and HMO's (excluding high deductible health plans) to waive copayments, coinsurance, and annual deductibles for mental health services rendered by in-network providers to essential workers; and requires health plans to provide written notice to in-network providers regarding such cost-sharing requirements.
	Circular Letter No. 8 | Press Release	04/22/2020	• **Directs** health plans to immediately pay outstanding hospital claims. • **Provides** guidance regarding review of outpatient and hospital services.
	Bulletin No. 2020-18	04/21/2020	• **Clarifies** that the grace period emergency regulation does not apply to commercial lines policies issued by excess lines insurers and will not affect any such policy's cancellation provisions, except as respect any excess line commercial fire insurance policy.
	FAQs	04/21/2020	• **Offers** guidance on the emergency regulation on the extension of payment periods for property and casualty insurers.
	FAQs	04/21/2020	• **Offers** guidance on the emergency regulation on the extension of payment periods for health insurance premiums.
	Press Release	04/13/2020	• **Provides** guidance to entities regulated by the Department of Insurance regarding cybersecurity awareness during the COVID-19 pandemic.

State	State Resources	Date Issued	Summary
	Emergency Regulation | Executive Order No. 202.14 | Press Release	04/08/2020	• **Requires** health plans to defer the payment of insurance premiums due under individual and small group commercial health insurance plans through June 1, 2020.
	Guidance	04/07/2020	• **Encourages** the insurance industry to use and accept electronic signatures and records to facilitate insurance transactions and minimize disruptions. • **Notes** that the Department does not require that the insurance industry obtain consent from a consumer in a particular way regarding electronic signatures.
	Guidance	04/07/2020	• **Accommodates** producers by reducing their burden to fulfill notice obligations during the current state of emergency.
	Guidance	04/07/2020	• **Accommodates** insurers by reducing the burden to fulfill notice obligations during the current state of emergency and accelerate dissemination of the information to holders of life insurance policies, annuity contracts, fraternal benefit society certificates, and certain kinds of property/casualty insurance policies.
	ELANY Bulletin 2020-17	04/03/2020	• **Clarifies** that DFS has confirmed that the moratorium does not apply to excess line commercial policies and policyholders but does apply to excess line personal lines policies and policyholders.
	Press Release | Press Release	04/02/2020	• **Extends** the Special Enrollment Period through May 15, 2020.
	Emergency Regulation | Press Release	03/30/2020	• **Directs** property and casualty insurers to provide flexibility to consumers experiencing financial hardship caused by the pandemic by extending to 60 days the grace period for the payment of premiums and fees under auto, homeowners and renters insurance policies, among others.
	Circular Letter 9	03/25/2020	• **Provides** guidance to insurers regarding license renewals, exams and fees.

State	State Resources	Date Issued	Summary
	Emergency Regulation | Press Release	03/24/2020	• **Requires** that New York State regulated financial institutions provide residential mortgage forbearance on property located in New York for a period of 90 days to any individual residing in New York who demonstrates financial hardship as a result of the COVID-19 pandemic.
	Bulletin 2020-004	03/20/2020	• **Closes** all non-essential businesses in the state. • **Classifies** financial institutions, including insurance, as essential.
	Executive Order No. 202.8 | Guidance	03/20/2020	• **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. • **Suggests** insurers suspend non-essential audits of hospital payments.
	Executive Order No. 202.8 | Guidance	03/20/2020	• **Closes** all non-essential businesses in the state. • **Clarifies** that financial institutions, including insurance, are essential businesses.
	Insurance Circular Letter No. 7	03/19/2020	• **Urges** all regulated entities to alleviate the adverse impacts caused by COVID-19 on consumers and small businesses by: – 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; – 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 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.

State	State Resources	Date Issued	Summary
	Press Release	03/19/2020	• **Mandates** that businesses that rely on in-office personnel to decrease their office workforce by 75%, exempting essential services industries, including insurance. • **Announces** a new directive to mortgage servicers, providing 90-day mortgage relief to mortgage borrowers impacted by COVID-19.
	Press Release	03/17/2020	• **Requires** insurers to waive cost-sharing (e.g., deductibles, copayments, or coinsurance) for in-network telehealth visits regardless of if they are related to COVID-19.
	Press Release	03/16/2020	• **Creates** a Special Enrollment Period available to New Yorkers during which eligible individuals will be able to enroll in insurance coverage directly through insurers between March 16, 2020 and April 15, 2020.
	Press Release	03/13/2020	• **Prohibits** health insurers from imposing cost-sharing on emergency room visits, in-network outpatient provider office visits, in-network urgent care center visits, in-network telehealth visits, and in-network laboratory tests when the purpose of the visit or test is to diagnose COVID-19.
	Insurance Circular Letter No. 5	03/10/2020	• **Requests** 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.
	Insurance Circular Letter No. 4 | Travel Insurance FAQs	03/06/2020	• **Clarifies** the Department of Financial Services' position on (1) Cancel for Any Reason benefits in the travel context and (2) potential coverage for COVID-19 under travel insurance policies.
	Insurance Circular Letter No. 3 | Press Release	03/03/2020	• **Advises** insurers that they should waive any cost sharing for: – COVID-19 laboratory tests so that cost does not serve as a barrier to access. – An in-network provider office visit and an in-network urgent care center visit when testing for COVID-19. – An emergency room visit when testing for COVID-19.

State	State Resources	Date Issued	Summary
			• **Reminds** insurers of the state's balance billing protections (e.g., if in-network providers are unable to conduct testing for COVID-19, insurers must cover testing out-of-network) and obligations related to access to prescription drugs. • **Directs** insurers to ensure that their telehealth programs are robust and will be able to meet any increased demand. • In the event an immunization becomes available for COVID-19, **requires** insurers to cover the immunization at no cost-sharing. • **Notes** that that Superintendent of the Department of Financial Services will promulgate an emergency regulation to ensure that insurers do not impose cost-sharing for COVID-19.
North Carolina	Executive Order No. 138 | Press Release | Guidance | FAQs	05/05/2020	• **Permits** certain retail and other nonessential businesses to reopen on May 8, 2020 if they comply with safety guidelines and occupancy limitations. • **Permits** individuals to leave home for nonessential goods and services.
	Fact Sheet	05/01/2020	• **Provides** guidance regarding Medicare coverage for COVID-19 testing, telehealth services, and prescription drug refills.
	Advisory	04/23/2020	• **Allows** companies to share their savings with policyholders. • **Prohibits** insurers from reducing premiums remitted to the North Carolina Reinsurance Facility as a result of any savings shared with consumers.
	Bulletin 20-B-07 | Extended Order | Frequently Asked Questions	04/21/2020	• **Extends** premium and debt deferral guidance through May 27, 2020.
	Advisory	04/21/2020	• **Dictates** the reporting requirements for companies that have offered financial benefits/enhancements to consumers. • **Details** that companies may offer a monetary benefit under the state's "savings" option and the associated requirements.
	Order	04/20/2020	• **Extends** the deadlines for self-insured workers' compensation filings.

State	State Resources	Date Issued	Summary
	Notice	04/17/2020	• **Provides** guidance regarding temporary license requirements.
	Commissioner's Order	04/17/2020	• **Strongly encourages** businesses to adjust their standard business interruption policies to cover the current COVID-19 pandemic.
	Guidance	04/14/2020	• **Provides** guidance regarding the submission of COVID-19 filings for benefits to consumers.
	Press Release	04/09/2020	• **Notes** that Insurance Commissioner Mike Causey is working with insurance companies so they can provide financial assistance to consumers during the COVID-19 health emergency.
	Notice	04/03/2020	• **Provides** guidance on licensing and education for resident producers and adjusters.
	Notice	03/31/2020	• **Provides** guidance regarding the extension of the deadlines for submission of insurers annual disclosure statement.
	Amended Executive Order No. 121	03/30/2020	• **Ensures** that all insurance companies, collection agencies, and premium finance companies comply with the state's stay-in-place order.
	Executive Order No. 121 | Press Release | FAQs	03/27/2020	• **Requires** all individuals to stay at home, unless they are engaged in essential work or activity. • **Incorporates** federal guidance with respect to classification as an essential business and **designates** financial and insurance institutions (e.g., insurance companies, underwriters, agents, brokers, and related insurance claims and agency services) as essential.
	Bulletin Number 20-B-06 | Press Release | FAQs	03/27/2020	• **Orders** the deferral of premium payments to help consumers affected by COVID-19.
	Press Release	03/24/2020	• **Asks** the state's insurance industry to consider the following actions: – Relax due dates for premiums payments.

State	State Resources	Date Issued	Summary
			– Extend grace periods. – Waive late fees and penalties. – Allow payment plans for premiums payments to otherwise avoid a lapse in coverage. – Consider cancellation or non-renewal of policies only after exhausting other efforts to work with policyholders to continue coverage • **Requests** that all insurance agents, brokers, and other licensees who accept premium payments on behalf of insurers take steps to ensure that customers are able to make premium payments in safe manner including online payments.
	Press Release	03/24/2020	• **Requests** that insurance services remain open if and when a shelter-in-place order is issued.
	Press Release	03/23/2020	• **Asks** insurers to waive prior authorization for COVID-19 diagnostic tests and covered services. • **Asks** insurers to speed access to certain drugs and to make expedited formulary exceptions if needed or if there is a shortage of a certain medication. • **Requests** that insurers extend their preapproval time limits.
	Bulletin No. 20-B-05 | Press Release	03/12/2020	• **Reminds** insurers to ensure their telehealth programs are robust and will be able to meet any increased demand. • **Reminds** insurers that they are not permitted to penalize an insured/subject an insured to the out-of-network benefit levels, unless contracting providers able to meet the needs of the insured are reasonably available to the insured without unreasonable delay. • **Requests** insurers cover medically necessary diagnostic tests that are consistent with CDC guidelines related to COVID-19 at no cost to the insured. • **Requests** that insurers make expedited formulary exceptions.
	Bulletin No. 20-B-04	03/10/2020	• Following declaration of a state of emergency, **authorizes** extra prescriptions for requests made within 29 days of issuance of the bulletin.
North Dakota	Bulletin 2020-10 | Press Release	05/18/2020	• **Clarifies** a previous Bulletin requesting insurers to remove barriers to testing and treatment of COVID-19 by recommending that they do the following: – Establish dedicated help lines to respond to all calls about COVID-19.

State	State Resources	Date Issued	Summary
			– Relax prior approval requirements and procedures for medically necessary testing or treatment. – Relax out-of-network requirements and procedures when access to urgent testing or treatment is unavailable from in-network providers. – Waive any cost-sharing for medically necessary COVID-19-related testing, including from out-of-network providers when urgent testing or treatment is unavailable from in-network providers.
	Executive Order 2020-06.4 | Press Release | Guidance	04/29/2020	• **Permits** restaurants, bars, and certain other non-essential businesses to reopen on May 1, 2020 if they abide by certain safety protocols.
	Renewed Bulletin 2020-1	*04/29/2020*	• **Renews** a request for insurers to take the following immediate measures related to the potential impact of COVID-19: – Waive any cost-sharing (i.e., co-pays, deductibles, and co-insurance) for CDC-recommended laboratory testing of COVID-19. – Waive cost-sharing for an in-network provider office visit, urgent care center visit, or emergency room visit when testing for COVID-19. – In the event an immunization becomes available, immediately cover the immunization at no cost-sharing for all covered members. – Prevent surprise medical bills. – 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.
	Bulletin 2020-09	04/22/2020	• **Provides** guidance regarding continuing education (CE) and license reporting deadlines.
	Press Release	04/20/2020	• **Notes** the availability of an online, remotely proctored, producer license testing application.
	Executive Order 2020-12.1 | Executive Order 2020-12	04/16/2020	• **Provides** first responders, health care workers, and other enumerated occupations who are exposed to COVID-19 in the course of employment may file a claim for workers' compensation coverage and may be eligible for up to 14 days of wage replacement and medical coverage if quarantined.

State	State Resources	Date Issued	Summary
			• **Remains** in effect through the state of emergency.
	Press Release	04/07/2020	• **Encourages** NFIP policyholders to take advantage of grace period extension.
	Press Release	04/06/2020	• **Commends** the Insurance Department and insurance companies for collaborating in regard to car insurance drivers.
	Bulletin 2020-8 | News Release	03/30/2020	• **Urges** insurers, producers, adjusters, etc. to provide flexibility and possible relief from certain insurance requirements to consumers and businesses impacted by COVID-19, including: – Extension of premium payment deadlines. – Extension of existing premium grace periods. – Extension of proof of loss deadlines. – Waivers of limitations relating to the use of out-of-network providers.
	Bulletin 2020-7	03/25/2020	• **Provides** guidance regarding extended deadlines for license and class requirements.
	Bulletin 2020-6	03/25/2020	• **Encourages** carriers to practice social distancing and to follow the CDC guidelines for businesses and employers during the COVID-19 pandemic.
	Bulletin 2020-2	03/23/2020	• **Provides** guidance with respect to coverage of telehealth services.

State	State Resources	Date Issued	Summary
	Bulletin 2020-1 | Press Release	03/11/2020	• **Asks** insurers to take the following immediate measures related to the potential impact of COVID-19: – Waive any cost-sharing (i.e., co-pays, deductibles, and co-insurance) for CDC-recommended laboratory testing of COVID-19. – Waive cost-sharing for an in-network provider office visit, urgent care center visit, or emergency room visit when testing for COVID-19. – In the event an immunization becomes available, immediately cover the immunization at no cost-sharing for all covered members. – Prevent surprise medical bills (i.e., encourages providers to use the insured's in-network laboratory facilities and requests out-of-network providers/facilities to accept the highest of the insurer's in-network reimbursement as full and final payment). – Unless a travel insurance policy contains an exception applicable to COVID-19, note that a policy of travel insurance that covers the risks sickness, accident, or death incident to travel presumptively must cover such risks relating to COVID-19.
Ohio	Director's Order	04/30/2020	• **Permits** general office environments to reopen, and manufacturing/construction operations to resume, on May 4, 2020 if they abide by safety protocols. • **Permits** retail establishments to reopen on May 12, 2020 if they limit their occupancy and implement safety measures.
	Press Release | Guidance	04/27/2020	• **Permits** retail businesses and certain other non-essential businesses to reopen in phases if they abide by social distancing and safety requirements.
	Bulletin 2020-09	04/15/2020	• **Extends** the financial filing deadlines and procedural requirements.
	Bulletin 2020-08	04/15/2020	• **Provides** guidance regarding temporary license requirements.
	Bulletin 2020-07	03/30/2020	• **Requires** insurers to provide their insureds with at least a 60-day grace period to pay insurance premiums or submit information.

State	State Resources	Date Issued	Summary
	Notice	03/26/2020	• **Notes** that the deadline for reporting for the Annual Report of Ohio Health Insurance Business has been moved to June 1, 2020.
	Director's Order | Press Release | FAQs	03/22/2020	• **Requires** all individuals to stay at home, unless they are engaged in essential work or activity. • **Incorporates** federal guidance with respect to classification as an essential business and includes financial and insurance institutions (e.g., insurance companies, underwriters, agents, brokers, and related insurance claims and agency services) as essential.
	Bulletin 2020-05	03/20/2020	• **Orders** 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.
	Bulletin 2020-04	03/20/2020	• **Orders** and directs insurers, TPAs, PBMs, etc. to suspend pharmacy audits during this state of emergency.
	Bulletin 2020-03	03/20/2020	• **Directs** 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.
	Bulletin 2020-02 | FAQs	03/11/2020	• **Reminds** insurers that, in certain instances, if the insurer does not have providers in its network to meet the testing/care needs associated with COVID-19, the insurer must provide access to out-of-network providers at in-network rates and emergency services must be covered at the same cost-sharing level as if provided in-network. • **Encourages** insurers to implement early adoption of an Ohio law that would prohibit insurers from excluding coverage for a service that is otherwise covered under the plan solely because it is delivered as a telemedicine service. • **Requires** insurers to provide access to a standard and expedited formulary exceptions process for non-formulary prescription drugs and encourages insurers to allow insureds to access prescription drug supplies beyond the typical limit even if the scheduled refill date has not yet been reached.

State	State Resources	Date Issued	Summary
			• **Clarifies** that unless a specific exclusion applies to COVID-19, a travel insurance policy that covers sickness, accident, disability, or death occurring during travel must cover such risks related to COVID-19.
Oklahoma	Press Release	05/15/2020	• **Clarifies** that temporary license applications will continue to be accepted.
	Notice	05/01/2020	• **Details** the availability of Temporary Producer and Apprentice Adjuster licenses due to the closure of Prometric testing centers. • **Clarifies** that temporary applications will be accepted and processed until May 14, 2020, at which time the Department will reevaluate and determine whether to continue accepting temporary applications. • **Encourages** all Temporary Licensees to begin to prepare for their examinations.
	PC Bulletin No. 2020-03	04/27/2020	• **Requires** insurers to provide an insured, upon request, a mid-term self-audit and adjust premiums based on the results of such audit. • **Requires** any overpayment of premiums indicated by a mid-term self-audit to result in a refund to the insured.
	Press Release	04/17/2020	• **Commends** insurance companies who have announced refunds, dividends, credits or other appropriate premium adjustments to their customers.
	PC Bulletin No. 2020-01 Amended	04/06/2020	• **Requires** P&C carriers to extend any applicable grace period for nonpayment of premiums by 45 days. • **Notes** that this provision also applies to premium financing arrangements.

State	State Resources	Date Issued	Summary
	LH Bulletin No. 2020-02 Amended	04/06/2020	• **Prohibits** health carriers from cancelling the coverage of any person who has been diagnosed with COVID-19 and is unable to return to work or maintain coverage under their current health carrier because of COVID -19 for the next 90 days. • **Requires** health carriers to extend the 30-day grace period to a 60-day grace period for nonpayment of premiums. • **Notes** that this provision is also applicable to premium financing arrangements. • **Requires** carriers to suspend underwriting rules related to group participation minimum requirements that would normally cause a group policy to be canceled.
	Press Release	03/27/2020	• **Notes** that Farmers will voluntarily extend coverage, at no additional charge, to customers with Farmers branded auto and motorcycle policies who have begun making food, grocery, pharmacy and medical supplies deliveries using their personal vehicles.
	Press Release	03/26/2020	• **Provides** guidance regarding new temporary license requirements.
	Special Notice	03/20/2020	• **Provides** guidance regarding extended deadlines for license and class requirements.
	LH Bulletin 2020-02 | Press Release	03/17/2020	• **Asks** insurers to take the following immediate measures related to COVID-19: – Waive any cost-sharing for COVID-19 laboratory tests. – Waive the cost-sharing for an in-network provider visit and an in-network urgent care center visit when testing for COVID-19. – Ensure that their telehealth programs are robust and will be able to meet increased demand. – Make expedited formulary exceptions. – Extend the normal 30-day grace period for non-payment of premiums to 60 days.
	Press Release	03/10/2020	• **Affirms** that the major insurers have agreed that COVID-19 tests will be covered at no cost to patients, telemedicine related to the outbreak will be covered, and no surprise billing will occur in connection with COVID-19.

State	State Resources	Date Issued	Summary
	Press Release	03/10/2020	• **Provides** guidance with respect to coverage under travel insurance policies.
Oregon	Press Release	05/19/2020	• **Details** the requested rates for 2021 individual and small group health insurance plans. • **Notes** that the 2021 rate review will account for recent COVID-19 claims experience and the ongoing risks created by the pandemic.
	Executive Order 20-25 | Press Release	05/14/2020	• **Permits** certain non-essential businesses to reopen in specific counties on May 15, 2020 if they abide by safety guidelines.
	Emergency Order | Press Release	05/05/2020	• **Requires** health insurers to give policyholders a minimum grace period of 60 days to pay any premium payments. • **Requires** insurers to offer a 3-month grace period for individual health insurance policies purchased using advance premium tax credits. • **Prevents** an insurer from cancelling or nonrenewing a policy solely because of a claim directly resulting from the circumstances of the COVID-19 outbreak. • **Orders** all health insurers to take the following actions: – Extend all deadlines for insureds to report claims or submit other communications related to claims. – Suspend all involuntary cancellations and non-renewals for all health insurance policies. – Pay claims incurred during first month of a grace period, according to the terms of the policy. – Provide consumers the ability to make premium payments and report claims while maintaining safe social distancing standards.
	Press Release	04/23/2020	• **Details** auto insurers who are providing premium refunds, credits, and extended coverage.
	Extension of DCBS Order | Press Release	04/23/2020	• **Extends** the duration of its premium forbearance order through May 23, 2020.

State	State Resources	Date Issued	Summary
	Bulletin 2020-11	04/22/2020	• **Encourages** insurers to extend coverage for personal delivery drivers. • **Encourages** insurers to limit the application of commercial delivery exclusions during the COVID-19 outbreak.
	Bulletin 2020-10	04/10/2020	• **Provides** guidance to workers compensation insurers and employers paying employees furloughed due to pandemic-related closures.
	Bulletin 2020-09	04/10/2020	• **Provides** guidance to employers and workers compensation insurers regarding changes in operations due to public health measures in response to the COVID-19 pandemic.
	Bulletin 2020-08	04/09/2020	• **Calls** on insurers to extend coverage for personal delivery drivers and to limit the application of commercial delivery exclusions.
	Press Release	03/26/2020	• **Provides** guidance to insurers regarding business interruption coverage.
	Memorandum	03/25/2020	• **Notes** that insurance companies may not withdraw from, fail to renew, or cancel any commercial liability line of insurance or class of business, such as a childcare facility, without supplying appropriate written justification and approval by the Director of the Department of Consumer and Business Services.
	Emergency Order | New Release	03/25/2020	• **Requires** insurance companies take the following steps immediately: – Institute a grace period for premium payments on all insurance policies issued in the state. – Suspend all cancellations and nonrenewals for active insurance policies – Extend all deadlines for consumers to report claims and communicate about claims – Provide consumers the ability to make premium payments and report claims while maintaining safe social distancing standards.

State	State Resources	Date Issued	Summary
	Guidance	03/24/2020	• **Provides** guidance with respect to coverage of telehealth services.
	Executive Order 20-12 | Press Release	03/23/2020	• **Closes** certain businesses (e.g., amusement parks, aquariums, art galleries, barbershops, bowling alleys, cosmetic stores, dance studies, esthetician practices, furniture stores, gyms and fitness studios, hookah bars, indoor and outdoor malls, indoor party places, etc.). • **Does** not appear to address the insurance industry or entities outside of the enumerated list.
	FAQs	03/05/2020	• **Details** the contours of an agreement reached between the state and several insurers to waive cost-sharing payments (i.e., co-payments, co-insurance, and deductibles) for their customers who need COVID-19 testing. • **Addresses** several other frequently asked questions (e.g., what if a consumer has Medicare insurance coverage, what to do about prescriptions, will insurance cover a consumer's hospital stay if admitted for COVID-19, etc.). • **Provides** guidance with respect to coverage under travel insurance policies.
Pennsylvania	Press Release	05/11/2020	• **Warns** businesses who are not in compliance with business closure orders that they may be excluded from insurance policy coverages.
	Executive Order | Press Release	05/06/2020	• **Provides** liability protections for health care providers in the event of death or injury of individuals, or the damage of property, in connection with COVID-19.
	Press Release | Commissioner's Letter	05/04/2020	• **Recommends** that Congress incorporate certain health insurance consumer protections in the next COVID-19 stimulus package, including: – Implementing a reinsurance program to cover high-cost claims. – Covering the cost of a vaccine or other treatments developed in the future. – Providing flexibility for advance premium tax credit reconciliation. – Subsidizing COBRA premiums until the end of the current plan year. – Passing balance billing legislation to protect consumers from surprise medical bills. – Instituting a special enrollment period for the federal marketplace. – Ensuring public awareness of health coverage options.

State	State Resources	Date Issued	Summary
	Notice | Press Release	04/22/2020	• **Provides** guidance regarding temporary individual resident producer licenses.
	Notice | Press Release	03/31/2020	• **Communicates** the Department's expectations of automobile insurers during the COVID-19 pandemic.
	Executive Order | Press Release | Press Release | Industry Operation Guidance | Executive Order | Secretary of Health Order | Press Release | Updated Industry Guidance	03/31/2020	• **Orders** non-life sustaining businesses to close. • **Declares** insurance carriers and agencies, brokerages, and other insurance-related activities as life-sustaining businesses, provided in-person sales/brokerage is prohibited.
	Press Release	03/24/2020	• **Reminds** residents about the Special Enrollment Period.
	Notice 2020-06 | Press Release	03/19/2020	• **Issues** guidance on licensees regarding education courses and license renewals.
	Notice 2020-05	03/19/2020	• **Extends** filing timeframes for rate, form, and advertisement filings.
	Notice 2020-04	03/19/2020	• **Encourages** 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.
	Press Release	03/18/2020	• **Requests** a Special Enrollment Period for uninsured or underinsured residents in response to COVID-19.

State	State Resources	Date Issued	Summary
	Notice 2020-03	03/10/2020	• **Urges** insurers to waive any cost-sharing for COVID-19 laboratory tests and 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. • **Urges** 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, expects that insurers and providers will work together to avoid imposing costs on insureds). • **Encourages** insurers to review their telehealth service provider arrangements, provide coverage costs related to telehealth services, and prepare to meet increased demand. • **Asks** insurers to make expedited formulary exceptions. • **Encourages** insurers to coordinate closely with the businesses they administer on behalf of employers who self-fund their health benefits to ensure consistency in access across all forms of coverage.
	FAQs | Press Release | Press Release	03/09/2020	• **Explains** that all major medical, ACA-compliant plans should cover medically appropriate COVID-19 diagnostic testing and associated treatment. • **Notes** that the CDC and Pennsylvania Department of Health are currently performing tests without charge for COVID-19. • **Reminds** insurers to cover emergency services for an emergency medical condition at in-network levels.
Rhode Island	Executive Order 20-31 | Press Release | Guidance	05/07/2020	• **Permits** non-essential retail stores to reopen in a limited capacity if they abide by safety guidelines. • **Announces** that the stay at home order is no longer in place and **recommends** that individuals who can work from home should continue to do so.
	Executive Order 20-29 | Press Release	04/27/2020	• **Prohibits** insurers from changing drug formularies unless the change benefits patients. • **Requires** insurers to relax provider referral processes. • **Suspends** prior authorization requirements for certain services (e.g., telehealth, behavioral health, etc.).
	Bulletin 2020-6	04/17/2020	• **Provides** guidance regarding temporary license requirements.

State	State Resources	Date Issued	Summary
	FAQs	04/08/2020	• **Addresses** several frequently asked questions regarding COVID-19.
	Bulletin 2020-05	04/06/2020	• **Provides** guidance with respect to coverage of telehealth services.
	Executive Order 20-13 | Executive Order 20-14 | Press Release | List of Critical Retail Businesses	03/28/2020	• **Requires** non-critical retail businesses to close. • **Makes** no mention of insurance as a non-critical retail business.
	Industry Alert 2020-1	03/25/2020	• **Provides** guidance on the recently activated emergency adjuster license.
	Bulletin 2020-4	03/25/2020	• **Requests** that insurers do the following: – Provide as much flexibility as possible to allow insureds to maintain their existing coverage by implementing and extending grace periods for premium payments, allowing payment plans for premium payments and instituting whatever other measures necessary to assist insureds in avoiding or delaying cancellation or a lapse of insurance coverage. – Institute alternative methods of payment for those insureds whose normal method of payment is affected by this emergency like electronic payments. – Institute additional flexibility in the form of waivers of late, insufficient funds and installment fees and penalties, extension of billing due dates and premium grace periods.
	Bulletin 2020-03	03/19/2020	• **Issues** guidance on licensees regarding education courses and license renewals.

State	State Resources	Date Issued	Summary
	Press Release	03/14/2020	• **Updates** telemedicine policies to include telephone-only services for primary care and behavioral health provider. • **Ensures** testing and screening for COVID-19 can be done without prior authorization and without any cost to the patient. • **Covers** prescription refills even if the prescription has yet to run out, provided that the prescription would remain valid beyond the refill date. • In the event a federally-approved vaccine becomes available, **ensures** that the cost of the immunization is covered for all enrollees. • **Announces** that the state is opening a Special Enrollment Period to allow residents to purchase coverage.
South Carolina	Memorandum	05/15/2020	• **Adjusts** rate filing deadlines for 2021.
	Bulletin 2020-05	04/24/2020	• **Extends** various regulatory filing deadlines. • **Permits** the use of electronic signatures in replace of traditional signatures for filing requirements.
	Executive Order 2020-28 | Press Release	04/20/2020	• **Permits** various "non-essential" retail stores (e.g., furniture, clothing, and jewelry stores, etc.) to reopen to the public on April 20, 2020; and requires such stores, if open, to implement certain safety measures (e.g., limiting occupancy, increasing sanitation, and following social distancing protocols). • **Permits** public access to piers, wharfs, beaches, and other public facilities; and authorizes local officials to close such spaces to preserve/protect public health.
	FAQs	04/13/2020	• **Provides** guidance regarding unemployment insurance.
	Executive Order No. 2020-21 | Press Release	04/06/2020	• **Restricts** the operation of specific businesses (which notably does not include insurance or insurance-related services). • **Cites** the federal government guidance, which deems insurance services essential.

State	State Resources	Date Issued	Summary
	Bulletin No. 2020-03 | Press Release	04/02/2020	• **Provides** guidance regarding the Department's issuing of temporary producer licenses. • **Provides** updated guidance on extensions for license renewal and education requirements.
	Bulletin No. 2020-02 | Press Release	03/25/2020	• **Advises** all insurers that they should work with citizens and businesses to provide relief in the by the following: – Extend deadlines of premium payments. – Give additional time before non-renewals or cancellations become effective. – Extend proof of loss deadlines. – Waive limitations relating to the use of out-of-network providers.
	Press Release	03/19/2020	• **Provides** guidance on the Family First Coronavirus Response Act. • **Notes** that the FFCRA requires health insurance issuers to provide coverage (at no cost sharing or pre-authorization/ medical management requirements) for the testing and administration of FDA-approved COVID-19 tests.
	Press Release	03/12/2020	• **Identifies** which insurers in the state are covering testing and screening services when ordered by a licensed health care provider.
South Dakota	Bulletin 20-03 | FAQs | Press Release	04/17/2020	• **Provides** guidance regarding new temporary license requirements.
	FAQs	04/07/2020	• **Provides** guidance regarding the FFCRA and what it means for employers.
	Press Release	04/06/2020	• **Details** the CARES Act and the provisions that provide unemployment insurance benefit programs.
	Press Release	03/27/2020	• **Provides** guidance regarding unemployment insurance activity due to COVID-19 related layoffs.

State	State Resources	Date Issued	Summary
	Bulletin 20-02	03/25/2020	• **Requires** all insurers to cover COVID-19 testing and the associated office visit, urgent care, or emergency room visit at no cost to insureds. • **Urges** insurers to allow early refills on maintenance prescription medication, without additional authorization requirements, where appropriate. • **Recommends** that carriers allow access to out-of- network providers at in-network cost sharing if there is not an adequate number of in-network providers. • **Urges** insurers to make reasonable accommodation for premium payments prior to cancellation and refrain from cancelling coverage for individuals that have been diagnosed with COVID-19. • **Urges** health care providers to assist in consumer challenges by refraining from balance billing out-of-network insureds and to expand acceptance of insurance coverage by joining additional networks.
Tennessee	Executive Order 29 | Press Release | Retail Guidelines | Restaurant Guidelines	04/24/2020	• **Permits** restaurants and retail stores in certain counties to reopen to the public while complying with certain safety guidelines.
	Bulletin 20-09 | Press Release	04/24/2020	• **Details** the requirements to qualify for a temporary producer license.
	Bulletin 20-08	04/23/2020	• **Details** how costs associated with out-of-network COVID-19 testing and treatment will be paid for by health carriers. • **Urges** health providers to bill health carriers rather than individuals for COVID-19 related testing and treatment. • **Urges** hospitals and health providers to only bill uninsureds for the cost of providing services. • **Urges** hospitals and health providers to maintain fiscal records that identify the services provided to uninsured patients for treatment and management of COVID-19.
	Frequently Asked Questions	04/20/2020	• **Offers** captive insurance specific guidance regarding COVID-19.

State	State Resources	Date Issued	Summary
	Bulletin 20-06	04/13/2020	• **Provides** guidance to all insurance companies regarding compliance with regulatory requirements during the COVID-19 public health emergency. • **Allows** for a 30-day filing extension for companies who submit a request for late filing form.
	Bulletin 20-05	04/03/2020	• **Encourages** premium finance companies, to the greatest extent possible, to accommodate insureds by extending or providing grace periods for loan payments or to be otherwise flexible with respect to determinations of default under premium finance agreements • **Encourages** insurance carriers to work with premium finance companies to facilitate any grace period modifications.
	Executive Order No. 22 | Press Release	03/30/2020	• **Requires** all non-essential businesses to close. • **Cites** federal guidance and designates insurance entities (including insurance agents, brokers, and related insurance claims and agency services) as essential.
	Bulletin 20-04 | Press Release	03/26/2020	• **Provides** guidance on extensions of automobile insurance coverage for personal delivery drivers during the coronavirus pandemic and state of emergency.
	Bulletin 20-03 | Press Release	03/24/2020	• **Requests** that insurers work with policyholders who have concerns about their ability to timely pay their premiums to ensure that they can maintain their existing insurance coverage. • **Asks** carriers to explore ways to eliminate late fees, non-sufficient funds fees, and installment fees. • **Asks** carriers to explore ways to streamline administrative processes and paperwork to facilitate continuous coverage and ease burdens on policy holders.
	Guidance	03/20/2020	• **Strongly encourages** all entities to make filings electronically.

State	State Resources	Date Issued	Summary
	Bulletin 20-02 | Press Release	03/09/2020	• **Requests** insurers providing coverage in the state to take the following immediate measures: – Waive any cost-sharing so that cost-sharing does not serve as a barrier to access. – Waive the cost-sharing for an in-network provider office visit, an in-network urgent care center visit, and an emergency room visit associated with the administration of a test for COVID-19. – In the event an immunization becomes available for COVID-19, immediately cover the immunization at no cost-sharing for all covered members. – Make expedited formulary exceptions. – If an insurer does not have a provider in its network with the appropriate training and experience to meet the particular health care needs of the insured, make exceptions to provide access to an out-of-network provider at the in-network cost sharing.
Texas	Commissioner's Bulletin B-0028-20	***05/21/2020***	• ***Notes that the Department will not cite title agents and title insurance companies who charge the "simultaneous issuance" premium for loan policies issued more than 90 days after the owner's policy if certain conditions are met.***
	Commissioner's Bulletin B-0026-20	05/11/2020	• **Clarifies** that an individual sponsoring a temporary insurance license is responsible for the following: – Acts of the temporary or emergency licensee. – Reviewing the applicant's background to ensure suitability for licensure. – Monitoring behavior and providing required training.
	Commissioner's Bulletin B-0025-20	05/11/2020	• **Encourages** health insurers to do the following: – Automatically extend prior authorizations granted before March 22, 2020. – Consider extending referrals for specialists, therapy, counseling services, and other medically necessary services that may have been disrupted. – Provide consumers and providers with written notice of updated authorizations. These notices can be provided electronically through portals if available.
	Commissioner's Bulletin B-0024-20	04/30/2020	• **Delays** the collection of 2019 cost and utilization data for mandated health benefits to 2021.

State	State Resources	Date Issued	Summary
	Executive Order GA-18 | Press Release | Report	04/27/2020	• **Permits** all retail stores, restaurants, movie theaters, and certain other non-essential businesses to reopen to the public on May 1, 2020 and requires such businesses to limit their capacity to 25% of their listed occupancy, among other things.
	Bulletin B0022-20	04/21/2020	• **Encourages** insurers to review the requirements for making policy changes, verify their compliance efforts, and report any suspected violations.
	Proclamation	04/17/2020	• **Permits** "non-essential" retail stores to reopen limited services to the public on April 24, 2020, including services that can be made available for pickup, delivery by mail, or delivery to the customer's doorstep in accordance with state and federal guidelines.
	Bulletin B0021-20	04/17/2020	• **Provides** guidance regarding credit scoring and credit information for insurers during the COVID-19 pandemic.
	Bulletin B-0020-20	04/15/2020	• **Expects** insurers to work with commercial policyholders that have reduced operations due to the COVID-19 outbreak to amend and adjust premium audits. • **Notes** that a midterm audit, self-audit, or other premium adjustment does not replace a final audit permitted or required by the policy.
	Bulletin B-0019-20	04/10/2020	• **Relaxes** regulatory requirements related to workers' compensation.
	Bulletin B-0018-20	04/08/2020	• **Notifies** insurers that the Department is developing guidance related to corporate governance annual disclosure. • **Notes** that the Department will not require insurers or HMOs to file a disclosure this year.
	Emergency Rule	04/01/2020	• **Ensures** that enrollees in TDI-regulated plans have access to the medications they need during the COVID-19 pandemic.

State	State Resources	Date Issued	Summary
	Bulletin B-0017-20	04/01/2020	• **Reminds** insurers of the FFCRA and their associated obligations.
	Executive Order GA-14 | Press Release | Essential Services	03/31/2020	• **Closes** non-essential businesses. • **Cites** the federal government guidance, which deems insurance services essential.
	Bulletin B-0016-20	03/31/2020	• **Encourages** issuers of alternative health plans to consider waiving copayments, co-insurance, and deductibles for COVID-19.
	Bulletin B-0015-20	03/27/2020	• **Details** tolling claim-submission deadlines under prompt payment laws.
	Bulletin B-0014-20	03/27/2020	• **Provides** guidance on adjusted managed care quality assurance filing requirements.
	Bulletin B-0013-20	03/27/2020	• **Allows** electronic signatures for escrow checks and directly issued policies
	Bulletin B-0012-20	03/27/2020	• **Provides** guidance regarding workers' compensation insurance.
	Bulletin B-0009-20	03/25/2020	• **Provides** guidance to insurers regarding filing deadlines and fees.
	Bulletin B-0008-20 | Press Release	03/24/2020	• **Suspends** licensing requirements and fees for licensees.
	Bulletin B-0007-20	03/23/2020	• **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. • **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.

State	State Resources	Date Issued	Summary
	Press Release	03/19/2020	• **Notes** 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.
	Emergency Rule | Press Release	03/18/2020	• **Provides** guidance with respect to coverage of telehealth services.
	FAQs | Notice	03/06/2020	• **Notes** that the majority of the insurers and HMOs in the state are waiving consumer costs for medically-necessary testing for COVID-19 and some are offering telemedicine at no cost. • **Provides** guidance with respect to coverage under travel insurance policies.
	Bulletin B-0005-20 | Press Release	03/11/2020	• **Strongly encourages** insurers to waive consumer costs for testing, including: – Waive copayments, coinsurance, and deductibles for COVID-19 testing that is consistent with guidance issued by the CDC. – Waive consumer cost-sharing and facilitate expanded use of telemedicine. – Cover necessary medical equipment, supplies, and services. – Authorize payment to pharmacies for up to a 90-day supply of any prescription medication for individuals, regardless of when the prescription was filled.
Utah	Bulletin 2020-13	05/13/2020	• **Provides** guidance regarding federal requirements for coverage of COVID-19 testing. • **Requires** all insurers, including managed care organizations, that are offering group or individual health benefit plans to waive all cost-sharing requirements related to COVID-19 testing and all other related office visits and emergency room services.
	Bulletin 2020-11	05/12/2020	• **Notes** that the American Medical Association has expanded the CPT telehealth code list for the COVID-19 pandemic. • **Details** how a payer/provider should identify proper billing codes.
	Consumer Alert	05/06/2020	• **Warns** consumers of COVID-19-related health and travel insurance scams.

State	State Resources	Date Issued	Summary
	Consumer Alert	05/05/2020	• **Warns** consumers of COVID-19-related health insurance scams.
	Order 2020-1	04/21/2020	• **Establishes** standards for obtaining and a process for issuing a temporary resident an individual producer license.
	Bulletin 2020-6	04/08/2020	• **Advises** insurance companies of the regulatory flexibility measures being implemented by the Department.
	Bulletin 2020-4	04/02/2020	• **Encourages** insurers to adjust premiums when possible. • **Requests** that insurers consider offering additional coverage options in an effort to support those new operations like curbside pick-up and product delivery.
	Bulletin 2020-3	03/26/2020	• **Provides** guidance regarding workers' compensation insurance.
	Bulletin 2020-2	03/23/2020	• **Provides** guidance to insurers regarding business interruption coverage.
	Guidance | Press Release	03/19/2020	• **Strongly** urges insurers to expand coverage for COVID-19, including telehealth services. • **Provides** guidance with respect to coverage of telehealth services.
	Bulletin 2020-1	03/17/2020	• **Asks** insurers to review and ensure their telehealth provider network is robust and can meet the increased demand. • **Encourages** insurers to allow insureds to obtain one-time refills of prescription medication before a scheduled refill date. • **Requests** that insurers accept out-of-network providers and facilities and hold harmless insureds who receive surprise bills for health care services related to testing and treatment of COVID-19.

State	State Resources	Date Issued	Summary
	FAQs	03/11/2020	• **Clarifies** which insurers in the state are covering needed diagnostic testing when ordered by a physician.
Vermont	Revised Bulletin No. 211	05/13/2020	• **Directs** insurers and pharmacy benefit managers to suspend all routine provider audits.
	Revised Bulletin No. 210	05/13/2020	• **Directs** insurers to make at least a 30-day supply of medication available to members refilling their prescriptions. • **Encourages** insurers make available a larger than-30-day supply when appropriate. • **Clarifies** that narcotic and specialty medications as well as short-term prescriptions should continue to be subject to each insurer's standard refill policy. • **Encourages** insurers and PBMs to work with retail pharmacies to offer home delivery services and to expand use of mail-order pharmacy services. • **Reminds** insurers and PBMs that retail pharmacies must be allowed to fill prescriptions in the same manner and at the same level of reimbursement as mail-order pharmacies. • **Requires** that pharmacists writing "COVID-19" or substantially similar language on a prescription should be equivalent to receiving a patient signature.
	Notice	***05/08/2020***	• ***Specifies which auto insurers are issuing premium refunds to policyholders.***
	Addendum 11 to Executive Order 01-20 | Press Release | Addendum 10 to Executive Order 01-20	04/24/2020	• **Directs** all entities currently operating, or soon to be opened, to implement specified physical distancing, health, and sanitation measures. • **Permits** certain entities to resume operations on April 27, 2020 if they comply with certain safety measures, including: – Outdoor businesses, construction operations, and recreation maintenance workers with a maximum of five total workers per location. – Manufacturing and distribution operations, and interior construction of uninhabited structures, may resume operations with a maximum of five employees in one location, if they are low-density and ensure employees are always six feet apart. – Outdoor retail space, previously restricted to curbside or delivery service, can allow in-person shopping with a maximum of 10 total people.

State	State Resources	Date Issued	Summary
	Bulletin No. 213	04/22/2020	• **Requires** insurers pay for all out-of-network emergency ambulance services.
	Reg. H-2020-03-E | Press Release	04/14/2020	• **Requires** health insurers cover costs related to COVID-19 testing, diagnoses, treatment, and prescription drugs.
	Press Release	04/07/2020	• **Encourages** every insurer to begin developing plans to prevent individuals from overpaying when it comes to their auto insurance.
	Reg. H-2020-02-E | Press Release	03/30/2020	• **Provides** guidance with respect to coverage of telehealth services.
	Addendum 6 to Executive Order 01-20 | Press Release	03/25/2020	• **Directs** the closure of in-person operations for all non-essential businesses. • **Deems** banks and related financial institutions to be essential.
	Revised Bulletin No. 211	03/20/2020	• **Directs** all insurers and pharmacy benefit managers to suspend all routine provider audits.
	Revised Bulletin No. 210	03/20/2020	• **Directs** insurers to make at least a 30-day supply of medication available to members refilling their prescriptions.
	Memo	03/19/2020	• **Provides** guidance with respect to coverage of telehealth services.
	Bulletin No. 211	03/18/2020	• **Directs** insurers to suspend all routine provider audits.
	Bulletin No. 210 | Press Release	03/17/2020	• **Offers** guidance to insurers on coverage of prescription drugs.

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	Bulletin No. 209	03/06/2020	• **Directs** insurers to cover any medically necessary COVID-19 testing performed by the CDC, the Vermont Department of Health, or a laboratory approved thereby, with no co-payments, coinsurance, or deductible requirements for members • **Directs** insurers to waive cost-sharing for in-network provider office visits, urgent care visits, and emergency services visits to test for COVID-19. • **Clarifies** that if there are no in-network providers, out-of-network providers must be covered under Vermont law for testing.
Virginia	Press Release	05/19/2020	• **Announces** that insurance agent and public adjuster licensing examinations will be offered remotely in June.
	Executive Order 61 | Press Release | Guidelines	05/09/2020	• **Permits** restaurants and other food establishments to provide outdoor dining services in a limited capacity if they abide by safety guidelines. • **Permits** certain retail businesses, personal care services, and other nonessential businesses to reopen if they abide by safety guidelines. • **Provides** additional guidance for all businesses.
	Administrative Letter 2020-02	04/14/2020	• **Provides** guidance regarding updated filing requirements during the COVID-19 pandemic. • **Notes** that the hard copy and notary requirements are temporarily waived and instead the Department is now temporarily accepting electronic filings and signatures.
	Notice	04/09/2020	• **Directs** all business with the Commission to be handled through electronic filing systems, email, or by telephone.
	Press Release	03/27/2020	• **Provides** guidance regarding coverage for residents who have recently lost their employer-sponsored health insurance.

State	State Resources	Date Issued	Summary
	Bulletin	03/27/2020	• **Encourages** insurers to consider relaxing due dates for premium payments, extending grace periods, waiving late fees and penalties, and allowing payment plans for premium payments to otherwise avoid a lapse in coverage. • **Suggests** that insurers consider cancellation or non-renewal only after exhausting all other reasonable efforts to work with policyholders to continue coverage.
	Executive Order No. 53 | FAQs | Press Release	03/23/2020	• **Directs** all non-essential retail businesses to close, excluding banks and other financial institutions with retail functions. • **Advises** that other categories of business utilize teleworking as much as possible or adhere to social distancing recommendations.
	Notice	03/17/2020	• **Provides** guidance regarding license and exam deadline extensions.
	Press Release	03/16/2020	• **Directs** regulated electric, natural gas and water companies to suspend service disconnections until the coronavirus outbreak subsides.
	Press Release	03/11/2020	• **Notes** that most major health care insurers have waived all costs associate with testing and emergency treatment for COVID-19.
Washington	Press Release	05/14/2020	• **Notes** that agencies have contacted insurance companies for assistance in processing and investigating claims for unemployment compensation.
	Press Release	05/12/2020	• **Commends** the effort of certain health insurers to provide short-term premium forgiveness to policyholders.
	Extended Emergency Order 20-01 | Press Release	05/01/2020	• **Extends** a previous Order by 60 days requiring insurers to do the following: – Waive copays and deductibles for any consumer requiring testing for COVID-19. – Allow a one-time early refill for prescription drugs. – Suspend any prior authorization requirement for treatment or testing of COVID-19.

State	State Resources	Date Issued	Summary
	Emergency Order No. 20-05 | Press Release	04/30/2020	• **Extends** deadlines for property insurance claims with building repairs by 60 days.
	Press Release	04/28/2020	• **Extends** producer licensing renewal deadlines through July 31, 2020 for certain producers. • **Waives** the 20-day waiting period for education providers to convert classroom training to online training. • **Extends** the expiration date of pre-licensing and insurance test results through July 31, 2020 for certain producers.
	Press Release	04/17/2020	• **Notes** that most business insurance policies exclude pandemic virus coverage.
	Frequently Asked Question	04/17/2020	• **Provides** that under certain circumstances, claims for health care providers and first responders involving COVID-19 may be allowed, but in most circumstances, exposure and/or contraction of COVID-19 is not considered to be an allowable, work-related condition.
	Letter | Press Release	04/14/2020	• **Urges** Congress to take action to stabilize the individual health insurance market.
	Amended Proclamation 20-05	04/13/2020	• **Details** the rights of high-risk employees during the COVID-19 crisis.
	Press Release	04/09/2020	• **Encourages** all health insurers to work with employers who want to keep their employees on their health plans and is expediting review of any changes to eligibility requirements.
	Press Release	04/07/2020	• **Urges** insurers to consider refunds of auto premiums to drivers.

State	State Resources	Date Issued	Summary
	Emergency Order No. 20-04 | Press Release	04/03/2020	• **Requires** a grace period of at least 60 days for all stand-alone dental plans certified by the Washington Health Benefit Exchange as qualified dental plans. • For individual and group health plans, **requires** insurers to allow a grace period for payment of premiums of at least 60 days.
	Press Release	04/01/2020	• **Notes** that the Washington Health Benefit Exchange is extending its Special Enrollment Period through May 8, 2020.
	Press Release	03/27/2020	• **Provides** guidance on extensions of automobile insurance coverage for personal delivery drivers during the coronavirus pandemic and state of emergency.
	Emergency Order No. 20-03 | Press Release | FAQs	03/25/2020	• **Requires** insurers that sell property and casualty policies in our state to: – Provide a grace period for policyholders to pay their insurance premiums. – Waive fees related to any late payments, including late fees and reinstatement fees. – Refrain from canceling any policy for nonpayment of premium, unless the policyholder requests the policy to be canceled.
	Amended Proclamation | Press Release | List of Essential Businesses	03/23/2020	• **Requires** residents cease leaving their home, except to conduct or participate in essential activities and/or for employment in essential business services. • **Mirrors** federal guidance and identifies insurance services as part of the essential workforce.
	Emergency Order No. 20-02 | Press Release | Proclamation 20-29 | FAQs	03/24/2020	• **Provides** guidance with respect to coverage of telehealth services. • **Orders** the coverage of all medically-necessary diagnostic testing for flu and certain other viral respiratory illnesses billed during a provider visit for COVID-19 with no copay, coinsurance or deductible.
	Press Release	03/11/2020	• **Requests** that labs be mindful of what they charge in relation to COVID-19 testing.

State	State Resources	Date Issued	Summary
	Press Release	03/05/2020	• **Ensures** workers' compensation protections for health care workers and first responders during the COVID-19 outbreak.
	Emergency Order No. 20-01 | Press Release | FAQs | Blog	03/05/2020	• **Orders** all insurers offering coverage in the state during from March 5, 2020 – May 4, 2020 to: – Cover, prior to application of any deductible and with no cost-sharing, the provider visit and FDA-authorized COVID-19 testing for enrollees who meet the CDC criteria for testing. – Allow enrollees to obtain a one-time refill of their covered prescription medications prior to the expiration of the waiting period between refills so that enrollees can maintain an adequate supply of necessary medication. – Ensure compliance with the state's balance billing protections.
	Blog	02/21/2020	• **Provides** guidance with respect to coverage under travel insurance policies.
West Virginia	Executive Order 20-EO-08 | Executive Order 20-EO-07	05/11/2020	• **Requires** insurers to waive all cost-sharing associated with COVID-19 testing and treatment for individuals working as childcare providers or working in nursing homes, assisted living residences, and residential care communities.
	Executive Order 20-EO-07	05/11/2020	• Orders health insurers to waive all cost-sharing requirements for the testing and treatments of COVID-19. • Notes that the Insurance Commissioner will take a non-enforcement position in regard to midyear plan changes, so long as changes are made to provide increased coverage for services related to the diagnosis and treatment of COVID-19.
	Bulletin No. 20-11	05/04/2020	• **Notes** that if any premium tax or surcharge assessed against the portion of an insurance premium is refunded, it should then also be refunded to the policyholder. • **Clarifies** that if the insurance company is providing premium relief by issuing a credit or paying a dividend, as opposed to issuing a refund, then the tax or surcharge may not need to be refunded policyholder. • **Details** additional obligations for insurance companies, including:

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			– If the premium tax or surcharge has not yet been collected from the policyholder on the portion of the premium to be refunded, then the tax or surcharge should not be assessed or remitted to the OIC. – If the tax or surcharge has already been assessed to the policyholder on a portion of the premium to be refunded, but has not been remitted to the OIC, then the applicable tax or surcharge should be refunded to the policyholder and the tax or surcharge should not be remitted to the OIC during quarterly tax filings. – If the tax or surcharge has already been collected from the policyholder on a portion of the premium to be refunded and already remitted to the OIC, it should still be refunded to the policyholder and a request for a refund or credit can be made to the OIC.
	Press Release	04/28/2020	• **Permits** certain small businesses, restaurants, and religious entities to reopen.
	Emergency Order 20-EO-06	04/03/2020	• **Allows** insurance employees to go to work provided that they do not engage in door-to-door/in-home solicitation of new insurance business or other door-to-door/in-home insurance activity or transactions during the state of emergency.
	Bulletin No. 20-10	04/1/2020	• **Assists** unemployed or furloughed individuals in finding coverage.
	Emergency Order 20-EO-05	03/27/2020	• **Requires** residents of the state to stay at home, unless engaging in a critical activity or working at a critical business. • **Deems** insurance services to be essential.
	Bulletin No. 20-08	03/26/2020	• **Provides** guidance to insurers regarding business interruption coverage.
	Bulletin No. 20-07	03/26/2020	• **Notes** that insurers must not issue a cancellation notice or nonrenewal notice pertaining to any insurance policy during the COVID-19 pandemic.
	Emergency Order 20-EO-04	03/23/2020	• **Orders** that applicants for an emergency adjuster license must complete the emergency insurance adjuster licensing application

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	Emergency Order 20-EO-03	03/23/2020	• **Provides** guidance on workers compensation insurance.
	Executive Order 9-20 | Summary	03/23/2020	• **Requires** all individuals within the state to stay at home, unless performing an essential activity. • **Requires** non-essential businesses and operations to temporarily cease operations. • **Classifies** financial and insurance institutions (e.g., insurance companies, underwriters, agents, brokers, and related insurance claims and agency services) as essential.
	Emergency Order: 20-EO-02	03/18/2020	• **Prohibits** insurers and other regulated entities from issuing 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
	Bulletin No. 20-06	03/17/2020	• **Provides** guidance on temporary producer license accessibility.
	Emergency Order	03/13/2020	• **Declares** an insurance emergency in West Virginia and suspends normal time frames for claim handling and settlement. • **Orders** that insurers and other regulated entities continue to adjust claims as expeditiously as possible during this insurance emergency and utilize all possible methods of adjusting claims remotely, all the while striving to meet normal time frames for the adjustment and resolution of claims whenever possible.
	Bulletin No. 20-05	03/13/2020	• **Requires** insurers to cover an additional one-time early refill of any necessary prescriptions to ensure individuals have access to their necessary medications. • **Allows** insurers to make formulary exceptions.
	Bulletin No. 20-04	03/13/2020	• **Requests** assurance that all insurers having continuity of operations and preparedness plans to address any operational risks and that they are identifying, monitoring, and managing the financial risk posed by COVID-19.

State	State Resources	Date Issued	Summary
	Bulletin No. 20-03	03/13/2020	• **Requests** that insurers immediately review their telehealth or telemedicine services.
	Bulletin No. 20-01	03/09/2020	• **Asks** insurers to take the following immediate measures: – Waive any cost-sharing for COVID-19 laboratory tests and waive cost-sharing for an in-network provider office visit, in-network urgent care center visit, and emergency room visit when testing for COVID-19. – Review and ensure their telehealth programs with participating providers are robust and will be able to meet any increased demand. – In the event an immunization becomes available, cover the immunization at no cost-sharing for all covered members. – Make expedited formulary exceptions. – Prevent balance bills (i.e., if an insurer does not have a health care provider in its network with the appropriate training and experience to meet the particular health care needs of an insured, make exceptions to provide access to out-of-network providers at in-network cost-sharing).
Wisconsin	Notice | Press Release	05/19/2020	• **Requires** insurers to waive cost-sharing for COVID-19 testing, and co-pays for office, urgent care, and emergency department visits. • **Summarizes** the requirements for insurers included in the federal CARES Act and FFCRA.
	Emergency Order 36 | Press Release | FAQs	05/11/2020	• **Permits** retail stores to reopen in a limited capacity if they abide by safety guidelines.
	Press Release	04/22/2020	• **Allows** insurance agent licensing exams to be taken online.
	Bulletin | Press Release	04/21/2020	• **Requires** insurers to cover out-of-network charges and payments for all services, treatments, and supplies for COVID-19.
	Press Release	04/09/2020	• **Issues** guidance to workers who have lost their employer-based health insurance.

State	State Resources	Date Issued	Summary
	Request for Action | Press Release	03/31/2020	• **Requests** that medical malpractice insurers expand access to telemedicine during the COVID-19 pandemic.
	Press Release | FAQs	03/26/2020	• **Provides** guidance to insurers regarding business interruption coverage.
	Guidance | Press Release	03/26/2020	• **Urges** health insurers to give small employers the option to keep employees who are furloughed or working fewer than 30 hours per week on employer-sponsored health insurance.
	Emergency Order 12 | Press Release	03/24/2020	• **Permits** individuals to leave their residences to provide any services or perform any work that is essential. • **Deems** financial institutions and services, including licensed financial service providers, insurance services, and others, to be essential.
	Bulletin | Press Release	03/23/2020	• **Orders** insurers to assist restaurants who have begun offering delivery service to customers during the COVID-19 public health crisis.
	Bulletin	03/20/2020	• **Encourages** 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.
	Bulletin	03/19/2020	• **Provides** guidance regarding temporary changes to requirements for delivering online courses and online course proctoring.
	Bulletin | Press Release	03/15/2020	• **Provides** guidance to insurers regarding managing corporate governance issues and filing deadlines.

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	Bulletin | Press Release	03/06/2020	• **Requests** insurers to take the following immediate measures: – Waive any cost-sharing for COVID-19 laboratory and radiology testing and waive cost-sharing for a provider office visit, urgent care center visit, and emergency room visit when the basis for the visit is related to testing for COVID-19. – Review and ensure their telehealth programs with participating providers are robust and will be able to meet any increased demand. – In the event an immunization becomes available, immediately cover the immunization at no cost-sharing for all covered members. – Make expedited formulary exceptions. – Be flexible on prescription drug supply limitations and early refill limitations (i.e., allow insureds to fill and refill prescription medications for up to a 90-day supply or until the prescription expires). – Prevent balance bills.
Wyoming	Notice	03/23/2020	• **Provides** guidance regarding temporary changes to requirements for licenses, fees and electronic signatures.
	Bulletin 20-01	03/11/2020	• **Advises** insurers to waive any cost-sharing for laboratory diagnostic testing for respiratory syncytial virus, influenza, respiratory panel test, and COVID-19. • **Asks** insurers to waive thee cost-sharing for an office visit, urgent care center visit, or emergency room visit (note, this waiver is applicable to in-network and out-of-network providers, facilities, and laboratories). • **Encourages** insurers to use telehealth services instead of in-person health care services and liberalize telehealth benefits.