Regulatory Materials Related to Health Insurance Operations and Coverage

Last Updated: March 30, 2021

Alabama

- Alabama Department of Insurance Issues Directives to Health Insurance Carriers in Connection With COVID-19
- Alabama Department of Insurance Issues Guidance Regarding Health Insurance Issuers' Response to Coronavirus
- Alabama Department of Insurance Issues Bulletin Regarding Flexibility of Health Insurance Coverage in light of COVID-19

Alaska

- Alaska Division of Insurance Orders Waiver of External Healthcare Review Deadlines
- Alaska Division of Insurance Issues Bulletin Regarding Changes to Coverage for Telehealth
- Alaska Division of Insurance Issues Requirements to Health Insurance Carriers Regarding Cost Sharing and Coverage Related to Respiratory Illnesses Including COVID-19
- Alaska Division of Insurance Adopts Emergency Regulation Regarding Symptoms of COVID-19 Covered Under Alaska's Comprehensive Health Insurance Association Reinsurance Program
- Alaska Division of Insurance Issues Bulletin Regarding Requirements for Group Health Plans, Claims, and Telehealth Related To The COVID-19 Public Health Disaster Emergency
- Alaska Division of Insurance Adopts Emergency Regulation Regarding Symptoms of COVID-19 Covered Under Alaska's Comprehensive Health Insurance Association Reinsurance Program
- Alaska Division of Insurance Issues Order to Insurers Offering Health Care Plans to Remove Restrictions on Access to Health Care In Connection With COVID-19
- Alaska Division of Insurance Issues Order to Health Insurers During Covid-19 Disaster Emergency
- Alaska Division of Insurance Issues Bulletin Regarding Insurer's Responsibilities to Cover Telehealth Services
- Alaska Division of Insurance Issues Order to Health Insurers During COVID-19 Disaster Emergency
- Alaska Division of Insurance Issues Order Relating to COVID-19 Vaccinations and Treatments to Health Insurers Offering Health Care Insurance Policies in the State of Alaska
- Alaska Division of Insurance Issues Order to Insurers Offering Health Care Plans to Remove Restrictions on Access to Health Care Services
- Alaska Division of Insurance Issues Bulletin Regarding Coverage of COVID-19 Vaccine

Arizona

- Arizona Department of Insurance Issues Directives to Health Insurance Carriers in Connection With COVID-19
- Arizona Expands Access to Telemedicine In Connection With COVID-19
- Arizona Department of Insurance Issues Bulletin Regarding Implementation of Executive Order 2020-07 -Proactive Measures to Protect Against COVID-19 and Executive Order 2020-15 - Expansion of Telemedicine

Arkansas

- Arkansas Insurance Department Issues Bulletin Regarding Pharmacy Benefit Managers and the State Price Gouging Law In Connection With COVID-19
- Arkansas Insurance Department Issues Bulletin Regarding Suspension of Random Audits of Pharmacists In Connection With COVID-19
- <u>Arkansas Insurance Department Issues Bulletin Regarding Suspension of Consumer Signature Requirement for Pharmacist Services</u>
- Arkansas Insurance Department Issues Bulletin Regarding Reimbursement for Telemedicine In Connection With COVID-19
- <u>Arkansas Insurance Department Issues Bulletin Regarding Pharmacy Benefit Managers And The State</u> Price Gouging Law
- Arkansas Insurance Department Issues Bulletin Regarding Payment Audits/Overpayment Recoveries of Hospitals and Healthcare Providers During COVID-19 Emergency
- Arkansas Insurance Department Issues Additional Bulletin Regarding Pharmacy Benefit Managers and the State Price Gouging Law In Connection With COVID-19
- Arkansas Insurance Department Issues Bulletin Affecting Hospitals and Healthcare Providers In Connection With COVID-19
- Arkansas Insurance Department Issues Bulletin Extending COVID-19 Bulletins Regarding Hospitals and Healthcare Providers and Pharmacy Benefit Managers

California

- <u>California Department of Insurance Issues Directives to Health Insurance Carriers in Connection With</u> COVID-19
- <u>California Department of Insurance Directs Health Insurance Companies to Maintain Health Care Access During Coronavirus Emergency Including Prescription Refills</u>
- <u>California Department of Insurance Calls for 60-Day Insurance Premium Grace Period Due to COVID-19</u>
 Outbreak
- <u>California Department of Insurance Issues Order Regarding COVID-19 State of Emergency Notification</u>
 Filing Requirements for Health Insurers
- California Department of Managed Health Care Issues Plan Letter Regarding Special Enrollment Period In Connection With COVID-19
- California Department of Managed Health Care Issues Plan Letter Regarding Reimbursement for Telehealth Services In Connection With COVID-19
- <u>California Department of Managed Health Care Issues Plan Letter Regarding "Social Distancing" Measures in Response to COVID-19</u>

- <u>California Department of Managed Health Care Issues Consumer Guidance Regarding Coverage Options</u> In Connection With COVID-19
- <u>California Department of Managed Health Care Issues Plan Letter Regarding COVID-19 Screening and Testing</u>
- <u>California Department of Insurance Directs Health Insurance Companies to Provide Increased Telehealth Access During COVID-19 Emergency</u>
- <u>California Department of Managed Health Care Issues Guidance Relating to Non-Discrimination in Medical</u>
 Treatment for COVID-19
- <u>California Department of Managed Health Care Issues Guidance Regarding Billing for Telehealth Services;</u>
 <u>Telehealth for the Delivery of Services</u>
- <u>California Department of Managed Health Care Issues FAQs Regarding Delivery of Services via Telehealth</u>
 During the COVID-19 State of Emergency
- <u>California Department of Managed Health Care Issues for Comment COVID-19 Diagnostic Testing</u>
 <u>Emergency Regulation</u>
- <u>California Department of Insurance Issues FAQs on COVID-19 Testing and Coverage</u>

Colorado

- Colorado Division of Insurance Issues Directives to Health Insurance Carriers in Connection With COVID-19
- <u>Colorado Division of Insurance Issues Emergency Regulation Regarding Coverage and Cost-Sharing</u>
 <u>Requirements for Commercial Insurance Carriers Related to Claims Arising from the Testing and Treatment</u>
 Of COVID-19
- Colorado Division of Insurance Issues Policy Directives for Commercial Insurance Market Coverage of Home Health Services Related to COVID-19 or COVID-19-Like Symptoms
- Colorado Division of Insurance Issues FAQs on COVID-19 Telehealth Services
- Colorado Division of Insurance Issues Bulletin on COVID-19 Testing
- Colorado Division of Insurance Adopts Emergency Regulation Concerning Coverage and Cost Sharing Requirements for Commercial Insurance Market Coverage of COVID-19 Claims
- Colorado Division of Insurance Adopts Emergency Regulation Concerning Coverage and Reimbursement for Covid-19 Treatment During the COVID-19 Disaster Emergency
- Colorado Division of Insurance Adopts Emergency Regulation Concerning Coverage and Reimbursement for Telehealth Services During the COVID-19 Disaster Emergency
- Colorado Division of Insurance Issues Emergency Regulation Concerning Coverage and Cost Sharing Requirements for Commercial Insurance Market Coverage of COVID-19 Claims
- Colorado Division of Insurance Issues Emergency Regulation 20-E-16 Concerning Coverage and Reimbursement for Telehealth Services During the COVID-19 Disaster Emergency
- Colorado Division of Insurance Issues Emergency Regulation 20-E-17 Concerning Coverage and Reimbursement for COVID-19 Treatment and Vaccines During the COVID-19 Disaster Emergency
- Colorado Division of Insurance Issues Emergency Regulation 21-E-03 Concerning Coverage and Reimbursement for COVID-19 Treatment and Vaccines During the COVID-19 Disaster Emergency

- Colorado Division of Insurance Issues Emergency Regulation 21-E-04 Concerning Coverage and Cost Sharing Requirements for Commercial Insurance Market Coverage of COVID-19 Claims
- Colorado Division of Insurance Issues Emergency Regulation 21-E-06 Concerning Coverage and Reimbursement for COVID-19 Treatment and Vaccines During the COVID-19 Disaster Emergency

Connecticut

- Connecticut Insurance Department Issues Directives to Health Insurance Carriers in Connection With COVID-19
- Connecticut Insurance Department Notice to All Health Insurance Companies and Health Care Centers
 Concerning Network Adequacy Annual Filing for 2020 In Connection With COVID-19
- Connecticut Insurance Department Issues Notice to Health Insurers Concerning COVID-19 Immunizations at "No Cost" and Out-of-Network Reimbursement

Washington D.C.

- Washington D.C. Department of Insurance, Securities and Banking Issues FAQs on Health Insurance, Travel Insurance and Business Interruption Insurance In Connection With COVID-19
- Washington D.C. Department of Insurance, Securities and Banking Issues Order for Coverage for COVID-19 Testing for Symptomatic and Asymptomatic Individuals
- Washington D.C. Department of Insurance, Securities and Banking Issues Guidance to all Insurers and Premium Finance Companies Regarding the Extension of the State of Emergency through March 31, 2021
- Washington D.C. Department of Insurance, Securities and Banking Issues Order Extending Coverage of COVID-19 Testing for Symptomatic and Asymptomatic Individuals

Delaware

- <u>Delaware Department of Insurance Issues Directives to Health Insurance Carriers in Connection With</u> COVID-19
- <u>Delaware Department of Insurance Issues Bulletin Regarding Suspension of Cancellations and Nonrenewals, Telehealth and Telemedicine, Waiver of Pre-Authorization Requirements, Enforcement Under Catastrophic Health Coverage Plans</u>
- <u>Delaware Department of Insurance Issues Bulletin Regarding Suspension of Cancellations and Non-Renewals, Telehealth and Telemedicine, Waiver of Pre-Authorization Requirements, Enforcement Under Catastrophic Health Coverage Plans and Communications with Enrollees</u>
- <u>Delaware Governor Signs Bill Regarding Telemedicine</u>
- <u>Delaware Department of Insurance Issues Bulletin Regarding Passage of Telemedicine Statute</u>
- Delaware Department of Insurance Issues Bulletin Regarding COVID-19 Immunization Availability and Coverage

Florida

- Florida Office of Insurance Regulation Issues Directives to Health Insurance Carriers in Connection With COVID-19
- Florida Office of Insurance Regulation Issues Directives to Health Insurance Carriers Regarding Early Prescription Refills in Connection With COVID-19
- <u>Florida Office of Insurance Regulation Issues Memorandum on Telehealth and Pharmacy Audit Guidance for Response to COVID-19</u>

Georgia

- Georgia Office of Insurance and Safety Fire Commissioner Issues Directives to Health Insurance Carriers in Connection With COVID-19
- Georgia Office of Insurance and Safety Fire Commissioner Issues Additional Directives (Health and Business Interruption Insurance) in Connection With COVID-19
- Georgia Office of Insurance and Safety Fire Commissioner Issues Directive To Support Hospitals During COVID-19 Outbreak
- Georgia Office of Insurance and Safety Fire Commissioner Urges Utilization of Telemedicine
- Georgia Office of Insurance and Safety Fire Commissioner Requests Local Governments to Consider Insurance as Essential Business
- Georgia Office of Insurance and Safety Fire Commissioner Issues Directive Suspending Preauthorization Requirements for Post-Acute Placement of Patients for 60 days
- Georgia Office of Insurance and Safety Fire Commissioner Issues Directive Regarding Reimbursement for COVID-19 Testing
- Georgia Office of Insurance and Safety Fire Commissioner Issues Directive Reissuing Temporary Suspension of Certain Concurrent and Utilization Review Requirements
- Georgia Office of Insurance and Safety Fire Commissioner Issues Directive Extending the Suspension of Preauthorization Requirements for Post-Acute Placements and Certain Concurrent and Utilization Review Requirements for 30 Days

Idaho

- Idaho Department of Insurance Issues Bulletin Regarding COVID-19 Virus Testing Coverage Expectations
- Idaho Department of Insurance Issues Bulletin Regarding Special Enrollment Period for Health Benefit Plans Due to COVID-19
- Idaho Department of Insurance Issues Bulletin Extending Special Enrollment Period for Health Benefit Plans Due to COVID-19 through April 30, 2021

Illinois

- <u>Illinois Department of Insurance Issues Frequently Asked Questions About Insurance Coverage and</u> COVID-19
- <u>Illinois Department of Insurance Issues Directives (Health and Travel Insurance) in Connection With COVID-19</u>
- <u>Illinois Governor Issues Executive Order to Expand Teleheath Services and Protect Health Care Providers in Response to COVID-19</u>
- Illinois Department of Insurance Issues Bulletin Regarding Requirements for Telehealth Services
- Illinois Department of Insurance Issues Emergency Rules to Address Financial, Coverage, and Prescription Drug Supply Concerns Arising from The COVID-19 Pandemic

Indiana

<u>Indiana Department of Insurance Issues Bulletin Regarding Moratorium on Policy Cancellations and Non-Renewals, Cost-Sharing and Prior Authorizations for COVID-19 Testing Services and Treatment and Regulatory Flexibility</u>

- Indiana Department of Insurance Issues Bulletin Regarding Healthcare Providers and Facilities In Connection With COVID-19 Pandemic
- <u>Indiana Department of Insurance Issues Bulletin Extending for an Additional 180 Days Prior Authorization</u>
 Timeframes for Open and Approved Authorizations that were Approved before December 16, 2020

Iowa

- lowa Insurance Division Issues Directives (Health and Travel Insurance) in Connection With COVID-19
- <u>Iowa Insurance Division Issues Bulletin Regarding Individual and Small Group Health Coverage Impacted</u> by COVID-19
- <u>Iowa Insurance Division Issues Bulletin Regarding Telehealth Services Flexibility and Reimbursement In</u> Connection With COVID-19
- <u>Iowa Insurance Division Issues Bulletin to Health Insurers Regarding Serologic or Antibody COVID-19</u>
 <u>Testing</u>

Kansas

• Kansas Insurance Department Issues Directives (Health Insurance, Business Interruption Insurance and Licensing) in Connection With COVID-19

Kentucky

- Kentucky Department of Insurance Issues Directives to Health Insurance Carriers in Connection With COVID-19
- Kentucky Department of Insurance Issues Guidance Regarding Temporary Suspension of Pharmacy Audits
- Kentucky Department of Insurance Issues Guidance Regarding Hospital Services During The COVID-19
 State of Emergency

Louisiana

- Louisiana Department of Insurance Issues Guidance to Consumers on Health, Travel and Business Disruption Insurance
- <u>Louisiana Department of Insurance Issues Directives to Health Insurance Carriers in Connection With</u> COVID-19
- Louisiana Department of Insurance Issues Emergency Rule to Address Telemedicine and Network Adequacy
- <u>Louisiana Department of Insurance Issues Emergency Rule to Address Medical Surge-Related Patient</u>
 <u>Transfers in Louisiana During the Outbreak of COVID-19</u>
- Louisiana State Senate Introduces Bill to Require Health Insurance Coverage for COVID-19 Diagnostic Testing

Maine

- Maine Bureau of Insurance Issues Consumer Guide to Insurance Provisions and Resources in Maine During the COVID-19 Crisis
- Maine Bureau of Insurance Issues Directives to Health Insurance Carriers in Connection With COVID-19
- Maine Bureau of Insurance Issues Supplemental Order Regarding Continuation of Group Health Coverage In Connection With COVID-19

- Maine Bureau of Insurance Issues Bulletin Regarding State Epidemiologist's Standing Order for COVID-19
 Testing

Maryland

- Maryland Insurance Administration Issues Consumer Guidance on Health, Travel, Life Insurance Coverage
- Maryland Insurance Administration Adopts Rules Regarding Health Insurance Carriers and COVID-19
- Maryland Insurance Administration Issues Notice that Coronavirus Emergency Special Enrollment Period
 Deadline Extended To July 15
- Maryland Insurance Administration Issues Bulletin Regarding Suspension of Individual Health Benefit Plan Cancellations and Nonrenewals Due to Nonpayment of Premium
- Maryland Insurance Administration Issues Bulletin Renewing Prior Bulletins Regarding Co-payments, Coinsurance, and Deductibles In Connection With COVID-19
- Maryland Insurance Administration Issues Bulletin Regarding Preventing Charges for Enhanced Infection Control and Personal Protective Equipment
- Maryland Insurance Administration Issues Bulletin Regarding Coverage of Costs Associated with the Administration of Certain Monoclonal Antibody Therapies for COVID-19

Massachusetts

- Massachusetts Division of Insurance Issues Directives to Health Insurance Carriers in Connection With COVID-19
- Massachusetts Division of Insurance Opens Special Enrollment Period for Health Insurance Coverage
- Massachusetts Division of Insurance Issues Bulletin Regarding Administration of Prescription Drug Benefits
 During COVID-19 Public Health Crisis
- Massachusetts Division of Insurance Issues Bulletin Regarding Making Consumer Information Available During the COVID-19 Crisis
- Massachusetts Division of Insurance Issues Bulletin Regarding Credentialing and Prior Authorization the COVID-19 Crisis
- <u>Massachusetts Division of Insurance Issues Bulletin Regarding Special Open Enrollment Period In</u> Connection With COVID-19
- Massachusetts Division of Insurance Issues FAQs Regarding Insurance-Related Issues and COVID-19
- Massachusetts Division of Insurance Issues Bulletin Regarding Coverage for COVID-19 Treatment and Out-Of-Network Emergency and Inpatient Reimbursement During COVID-19 Health Crisis
- Massachusetts Division of Insurance Issues Bulletin Regarding Testing and COVID-19
- <u>Massachusetts Division of Insurance Issues Bulletin Regarding Flexibility with Early Intervention Services</u> Due to the COVID-19 Health Emergency
- Massachusetts Division of Insurance Issues Bulletin Regarding Continued Relaxation of Prior Authorization Procedures in Response to The COVID-19 Health Emergency
- Massachusetts Division of Insurance Issues Updated Bulletin Regarding Testing and COVID-19

- Massachusetts Division of Insurance Issues Bulletin Regarding Easing Administrative Billing for PCR and Antigen Testing
- Massachusetts Division of Insurance Issues Bulletin Regarding Continued Relaxation of Certain Administrative Procedures in Light of COVID-19
- Massachusetts Division of Insurance Issues Bulletin Regarding Insurers Providing Flexibility in the Issuance and Administration of Insurance During the COVID-19 Public Health Crisis
- Massachusetts Division of Insurance Issues Bulletin Regarding Flexibility and Coverage for Testing and Treatment of COVID-19
- Massachusetts Division of Insurance Issues Bulletin Regarding Insurers' Actions Regarding COVID-19
 <u>Vaccines</u>
- <u>Massachusetts Division of Insurance Issues Bulletin to Remind Carriers of the Need to Facilitate Members'</u>
 Access to Vaccines for COVID-19
- Massachusetts Division of Insurance Opens Special Enrollment Period for Health Insurance Coverage until May 23, 2021

Michigan

- Michigan Department of Insurance and Financial Services Expands Telemedicine, Urges President Trump to Permit ACA Special Enrollment Period During COVID-19
- Michigan Department of Insurance and Financial Services Opens Special Enrollment Period until August 15, 2021

Minnesota

- Minnesota Department of Commerce Issues Directives to Health Insurance Carriers in Connection With COVID-19
- Minnesota House of Representatives Introduces Bill to Require Health Plans to Cover Testing, Treatment, and Quarantine Costs Related to COVID-19 without Cost-Sharing

Mississippi

- <u>Mississippi Insurance Department Issues Directive on Insurance Coverage Regarding the Use of</u> Telemedicine During the COVID-19 Crisis
- Mississippi Insurance Department Issues Consumer Guidance on Health and Travel Insurance Coverage
- Mississippi Insurance Department Extends Bulletin Regarding the Use of Telemedicine During COVID-19
 Crisis
- <u>Mississippi Insurance Department Further Extends Bulletin Regarding the Use of Telemedicine During COVID-19 Crisis</u>
- Mississippi Insurance Department Further Extends Again Bulletin Regarding the Use of Telemedicine During COVID-19 Crisis
- Mississippi Insurance Department Issues Bulletin Regarding Expectations with Respect to Insurance Companies' Appropriate Coverage of Vaccines for COVID-19

Missouri

 Missouri Department of Commerce and Insurance Issues Directives to Health Insurance Carriers in Connection With COVID-19

- <u>Missouri Department of Commerce and Insurance Issues Bulletin Regarding Provision of Services Via</u>
 Telehealth In Connection With COVID-19
- Missouri Department of Commerce and Insurance Extends Bulletin Regarding Provision of Services Via Telehealth In Connection With COVID-19

Montana

Montana Insurance Commissioner Issues Consumer Guidance on Health Insurance Coverage

NAIC

 NAIC Issues Guidance Regarding Health, Travel and Business Interruption Insurance in Connection With COVID-19

Nebraska

- Nebraska Department of Insurance Issues Consumer Guidance on Health Insurance and COVID-19
- Nebraska Department of Insurance Issues Notice Regarding Catastrophic Plan Coverage and COVID-19
- Nebraska Department of Insurance Issues Notice Regarding Telehealth Written Statement Requirement and Exception for Emergencies In Connection With COVID-19

Nevada

- Nevada Division of Insurance Adopts Emergency Regulation to Protect Nevadans From Increased Medical and Prescription Costs Related to COVID-19
- Nevada Division of Insurance Issues Consumer Alert on COVID-19 and Health Insurance

New Hampshire

- New Hampshire Insurance Department Issues Consumer Guidance on Health Insurance Coverage and COVID-19
- New Hampshire Insurance Department Issues Order for Insurers to Cover Testing for the Coronavirus
- New Hampshire Insurance Department Issues Information for NH Residents Who Have Recently Lost Their Employer Sponsored Health Insurance
- New Hampshire Insurance Department Issues Guidance for NH Residents Who Have Recently Lost Their Employer Sponsored Health Insurance

New Jersey

- New Jersey Department of Banking and Insurance Issues Directives to Health Insurance Carriers in Connection With COVID-19
- New Jersey Department of Banking and Insurance Issues Bulletin Regarding Use of Telemedicine and Telehealth to Respond to the COVID-19 Pandemic
- New Jersey Department of Banking and Insurance Issues Bulletin Regarding Temporary External Appeal Application Procedures for the Independent Health Care Appeals Program In Connection With COVID-19
- New Jersey State Senate Introduces Bill Requiring Insurance Coverage for Testing and Treatment of Coronavirus Disease
- New Jersey Department of Banking and Insurance Issues Bulletin Regarding Extended Transition for Certain Health Insurance Policies In Connection With COVID-19

- New Jersey Department of Banking and Insurance Issues Bulletin Extending Period to Comply with Certain
 Affordable Care Act Provisions for Certain Health Insurance Policies
- New Jersey Department of Banking and Insurance Issues Guidance Regarding Grace Periods In Connection With Medicare Supplement Plans
- New Jersey Department of Banking and Insurance Issues Guidance to Automobile Insurers that Provide Medical Expense Benefits under Personal Injury Protection Regarding the Use of Telemedicine and Telehealth
- New Jersey Department of Banking and Insurance Issues Bulletin Extending and Supplementing Previous
 Guidance to Health Insurance Carriers to Remove Barriers to Testing for COVID-19
- New Jersey Department of Banking and Insurance Issues Bulletin Regarding Insurers' Coverage for COVID-19 Immunizations

New Mexico

- New Mexico Office of Superintendent of Insurance Issues Request to All Insurance Companies Regarding Consumers Affected by COVID-19 and the Emergency Public Health Plan Measures
- New Mexico State Medicaid Program and New Mexico Office of Superintendent of Insurance Issue New Requirements to Promote Telemedicine During COVID-19 Emergency
- New Mexico Office of Superintendent of Insurance Issues Bulletin on Telemedicine
- New Mexico Office of Superintendent of Insurance Guarantees Free COVID19 Testing and Treatment
- New Mexico Office of Superintendent of Insurance Issues Directives to Health Insurance Carriers in Connection With COVID-19
- New Mexico Office of Superintendent of Insurance Issues Excepted Benefits Coverage Order
- New Mexico Office of Superintendent of Insurance Issues Guidance to Insurers to Increase Efforts to Speed
 Payments to Hospitals and Streamline Administration
- New Mexico Office of Superintendent of Insurance Issues Guidance Regarding Out-of-Pocket Cost-Sharing for Testing and Treatment of COVID-19
- New Mexico Office of Superintendent of Insurance Issues Bulletin to Clarify COVID-19 Testing Determinations and Charges Covered by Insurers
- New Mexico Office of Superintendent of Insurance Issues Bulletin Clarifying Previous Bulletin Regarding Carrier Reimbursements of Telemedicine Services Provided During the COVID-19 Pandemic

New York

- New York State Department of Financial Services Issues Directives to Health Insurance Carriers in Connection With COVID-19
- New York State Department of Financial Services Issues Guidance on Coronavirus and Telehealth Services
- New York State Department of Financial Services Announces Insurance Regulatory Relief for New York
 Hospitals During Novel Coronavirus Outbreak
- New York State Department of Financial Services Issues Circular Letter Regarding Coronavirus, Utilization Review, and Emergency Admission Notification Requirements

- New York State Department of Financial Services Issues Emergency Regulations Setting Forth the
 Minimum Standards for Form, Content and Sale of Health Insurance, Including Standards of Full and Fair
 Disclosure
- New York State Department of Financial Services Issues Supplement to Circular Letter 8 (2020) Prohibiting Certain Utilization Review Requirements until June 18, 2020
- New York State Department of Financial Services Issues Circular Letter Interpreting the Emergency
 Regulation that Prohibits Issuers from Imposing Cost-Sharing for Mental Health Services for Essential
 Workers
- New York State Department of Financial Services Issues Circular Letter Regarding COVID-19 Testing of Nursing Home and Adult Care Facility Personnel
- New York State Department of Financial Services Issues Circular Letter Regarding Insurance Coverage for COVID-19 Testing at a Pharmacy
- New York State Department of Financial Services Issues Regulation Prohibiting Health Care Plans that
 Provide Hospital, Surgical or Medical Expense Insurance Policies or Contracts from Imposing Payments,
 Copayments, Coinsurance or Annual Deductibles for COVID-19 Testing and Visits
- New York State Department of Financial Services Issues Regulation Prohibiting Insurers and Health Maintenance Organizations that Provide Comprehensive Coverage from Imposing Copayments, Coinsurance or Annual Deductibles for Services Related to COVID-19 Delivered via Telehealth
- New York State Department of Financial Services Issues Circular Letter to Advise Insurers that
 Preauthorization and Concurrent and Retrospective Utilization Reviews of Inpatient and Outpatient Services
 Have Been Permitted to Resume as of June 19, 2020
- New York State Department of Financial Services Issues Emergency Regulation Suspending Copayments,
 Coinsurance and Annual Deductibles for Mental Health Services Provided to Essential Workers
- New York State Department of Financial Services Issues Circular Letter Providing Guidance to Insurers Regarding Charges to Insureds by Health Care Providers for Use of Personal Protective Equipment
- New York State Department of Financial Services Issues an Emergency Regulation Regarding Minimum Standards for Form, Content and Sale of Health Insurance, Including Standards of Full and Fair Disclosure
- New York State Department of Financial Services Issues an Emergency Regulation to Prevent Providers from Collecting a Copayment, Coinsurance, or Annual Deductible for Telehealth Services
- New York State Department of Financial Services Issues Emergency Regulation Preventing Insurers from Imposing Cost Sharing Obligations for COVID-19 Diagnostic Testing
- New York State Department of Financial Services Issues Emergency Regulation Preventing Insurers from Imposing Certain Cost Sharing Obligations for Telehealth Services
- New York State Department of Financial Services Issues Emergency Regulation Preventing Insurers from Imposing Certain Cost Sharing Obligations on Essential Workers for In-Network Outpatient Mental Health Services
- New York State Department of Financial Services Issues Bulletin Regarding Coverage of COVID-19 Immunizations and Administration
- New York State Department of Financial Services Issues Bulletin Regarding Suspension of Certain
 Utilization Review and Notification Requirements under the "Surge and Flex" Protocol for COVID-19
- New York State Department of Financial Services Issues Emergency Regulation Regarding Coverage of COVID-19 Vaccinations without Cost Sharing Requirements

- New York State Department of Financial Services Issues Emergency Regulation Regarding Coverage of Visits, including Telehealth Visits, to Diagnose COVID-19
- New York State Department of Financial Services Issues Emergency Regulation Regarding Telehealth in Response to COVID-19
- New York State Department of Financial Services Issues Emergency Regulation Regarding Coverage of In-Network Outpatient Mental Health Services for Essential Workers without Cost Sharing
- New York State Department of Financial Services Issues Emergency Regulation Regarding Cost Sharing for Testing and Diagnosing COVID-19
- New York State Department of Financial Services Issues Emergency Regulation Regarding Cost Sharing for Telehealth Services
- New York State Department of Financial Services Issues Emergency Regulation Regarding the Coverage of COVID-19 Immunizations in Health Care Plans
- New York State Department of Financial Services Issues Emergency Regulation Regarding Cost Sharing for In-Network Outpatient Mental Health Services for Essential Workers

North Carolina

- North Carolina Department of Insurance Issues Directives to Health Insurance Carriers in Connection With COVID-19
- North Carolina Department of Insurance Authorizes Extra Prescriptions During State of Emergency Due to COVID-19
- North Carolina Insurance Commissioner Calls for Speedy Access to Testing, Services, Drugs During COVID-19 Health Emergency

North Dakota

- North Dakota Department of Insurance Issues Directives to Health Insurance Carriers in Connection With COVID-19
- North Dakota Insurance Department Issues Bulletin Regarding Expansion of Telehealth Services In Connection With COVID-19
- North Dakota Insurance Department Issues Bulletin Renewing Guidance Regarding Removing Barriers to COVID-19 Testing
- North Dakota Department of Insurance Issues Bulletin Regarding the Department's Expectations for Coverage of COVID-19 Antibody Testing by Insurers
- North Dakota Insurance Department Issues Bulletin Regarding COVID-19 Vaccination Administration Costs

Ohio

- Ohio Department of Insurance Issues Bulletin on Health and Travel Insurance Coverage in Connection With COVID-19
- Ohio Department of Insurance Issues Consumer Guidance on Health and Travel Insurance Coverage in Connection With COVID-19
- Ohio Department of Insurance Issues Directive Expanding Health Insurance Coverage Flexibility for Ohio Employees
- Ohio Department of Insurance Issues Directive Preventing Pre-Authorizations and Increased Costs for Out-Of-Network Coverage

- Ohio Department of Insurance Issues Temporary Suspension of Pharmacy Audits During Declared State of Emergency
- Ohio Department of Insurance Issues Bulletin Rescinding the Temporary Suspension of Pharmacy Audits During Declared State of Emergency

Oklahoma

- Oklahoma Insurance Department Issues Directives to Health Insurance Carriers in Connection With COVID-19
- Oklahoma Insurance Department Issues Consumer Guidance Regarding COVID-19
- Oklahoma Insurance Department Issues Bulletin Regarding the Department's Expectations for Coverage of COVID-19 Antibody Testing by Insurers

Oregon

- Oregon Division of Financial Regulation Website Offers Guidance on Health, Business Interruption and Travel Insurance
- Oregon Division of Financial Regulation Issues Bulletin Regarding Coverage of COVID-19 Vaccinations

Pennsylvania

- Pennsylvania Insurance Department Issues Directives to Health Insurance Carriers in connection with COVID-19
- Pennsylvania Insurance Department Issues Guidance to Consumers Regarding Health Insurance Special Enrollment Periods, Availability of Medicaid and CHIP Following COVID-19 Layoffs
- Pennsylvania Insurance Department Issues Guidance Regarding Which Insurers Qualify as Health Insurers for Purposes of Notice 2020-3
- Pennsylvania Insurance Department Issues Notice to Insurers Regarding Provider Billing Practices in Response to COVID-19
- Pennsylvania Insurance Department Issues Notice Regarding COVID-19 Insurance Coverage for Testing, Vaccinations and Telehealth Services

Puerto Rico

- Puerto Rico Office of the Commissioner of Insurance Issues Guidance Regarding Payment of Premiums, Management of Dispensing of Medication, Out-of-Network Providers, Pre-Authorizations, Referrals and Claims from Suppliers, Policyholders, and Subscribers
- <u>Puerto Rico Office of the Commissioner of Insurance Issues Amendment to Ruling Letter No. CN-2020-265-</u>
 D to Remove Cost Sharing Related to COVID-19
- <u>Puerto Rico Office of the Commissioner of Insurance Issues Amendment to Ruling Letter No. CN-2020-268-</u>
 D to Relax Telemedicine Regulations
- Puerto Rico Office of the Commissioner of Insurance Issues Directive Regarding Expedited Process for Payment of Claims from Hospitals and Laboratories During the COVID-19 Emergency

Rhode Island

 Rhode Island Office of the Health Insurance Commissioner Issues Directives to Health Insurance Carriers in Connection With COVID-19

- Rhode Island Department of Business Regulation Issues Consumer Guidance Regarding COVID-19
- Rhode Island Department of Business Regulation Issues Bulletin Regarding Emergency Telemedicine Measures and COVID-19
- Rhode Island Office of the Health Insurance Commissioner Issues an Extension of the Temporary Measures Regarding Benefit Determination Review
- Rhode Island Office of the Health Insurance Commissioner Issues Guidance Regarding Coverage for COVID-19 PCR and Antigen Testing

South Carolina

- South Carolina Department of Insurance Issues Guidance on Health and Business Interruption Insurance in Connection With COVID-19
- South Carolina General Assembly Introduces Bill Waiving Cost-Sharing Requirements Associated With Testing For COVID-19

South Dakota

 South Dakota Division of Insurance Issues Guidance for Insurers Regarding COVID-19 and Health Benefit Plans

Tennessee

- <u>Tennessee Department of Commerce and Insurance Issues Directives to Health Insurance Carriers in</u> Connection With COVID-19
- Tennessee Department of Commerce and Insurance Issues Guidance Regarding Billing and Reimbursement for COVID-19 and Emergency Services to Comply with CARES Act

Texas

- <u>Texas Department of Insurance Issues Directives to Health Insurance Carriers in Connection With COVID-</u>
- <u>Texas Department of Insurance Issues Consumer Guidance on Health and Travel Insurance in Connection</u>
 <u>With COVID-19</u>
- <u>Texas Department of Insurance Issues an Emergency Rule Relaxing Certain Regulations Related to Prescription Refills and Home Delivery of Medicines</u>
- <u>Texas Department of Insurance Issues Guidance to Alternative Health Plans to Consider Taking Certain Actions Related to the Prevention, Testing, and Treatment of COVID-19</u>
- Texas Department of Insurance Issues Expectation for Insurers Offering Exclusive Provider Networks and Health Maintenance Organizations to Comply with the Families First Coronavirus Response Act
- <u>Texas Department of Insurance Issues Bulletin Encouraging Health Insurers, Health Maintenance</u> <u>Organizations and Utilization Review Agents to Extend Prior Authorizations for Elective Procedures</u>
- <u>Texas Department of Insurance Extends Emergency Rule Related to Prescription Refills and Home</u>
 <u>Delivery of Medicines Until September 27, 2020</u>
- Texas Department of Insurance Issues Bulletin Regarding Authorizing Pharmacy Prescriptions and Resuming Medical Billing Timelines on March 1, 2021 in Connection with COVID-19

Utah

Utah Insurance Department Issues Directives to Health Insurance Carriers in Connection With COVID-19

- <u>Utah Insurance Department Urges Insurers to Expand Coverage for COVID-19, Including Telehealth</u> Services
- <u>Utah Insurance Department Issues Bulletin Regarding Coding for Telehealth</u>
- <u>Utah Insurance Department Issues Bulletin Concerning Federal Requirements for Coverage of COVID-19</u>
 <u>Testing</u>
- <u>Utah Insurance Department Issues Guidance to Insurers Regarding Coverage for COVID-19 Testing</u>

Vermont

- Vermont Department of Financial Regulation Issues Bulletin Regarding Cost Sharing for COVID-19 Testing
- Vermont Department of Financial Regulation Issues Bulletin Regarding Prescription Drug Refills in Connection With COVID-19
- Vermont Department of Financial Regulation Issues Bulletin Regarding COVID-19 and Telemedicine Services
- Vermont Department of Financial Regulation Issues Emergency Rule Regarding Coverage of Health Care Services Delivered through Telehealth, Telephone, or Store and Forward Means
- <u>Vermont Department of Financial Regulation Issues Emergency Rule to Expand Health Insurance</u>
 <u>Coverage for and Waive or Limit Cost-Sharing Requirements Directly Related to, COVID-19 Diagnosis,</u>
 <u>Treatment and Prevention for Fully Funded Insurance Plans</u>
- <u>Vermont Department of Financial Regulation Issues Bulletin to Ensure Health Insurance Plans Continue to Provide Access to Prescription Drugs During the COVID-19 Pandemic</u>
- Vermont Department of Financial Regulation Issues Bulletin Suspending Routine Provider Audits by Insurers In Connection With COVID-19
- Vermont Department of Financial Regulation Issues Emergency Rule Suspending Prescription Drug Deductibles for Certain Preventive Medications
- Vermont Department of Financial Regulation Issues Bulletin Regarding Resuming Routine Provider Audits on August 3, 2020
- Vermont Department of Financial Regulation Issues Bulletin Providing Guidance Regarding Coverage of COVID-19 Testing without Cost-Sharing Requirements
- <u>Vermont Department of Financial Regulation Issues Emergency Rules Relaxing Credentialing Verification</u> Practices In Connection With COVID-19 Diagnosis, Treatment and Prevention
- Vermont Department of Financial Regulation Issues Emergency Rule Regarding Access to Health Care Services during the COVID-19 Pandemic

Washington

- Washington Office of the Insurance Commissioner Issues Directives to Health Insurance Carriers in Connection With COVID-19
- Washington Office of the Insurance Commissioner Issues FAQs on Health Insurance and COVID-19
- Washington Office of the Insurance Commissioner Issues Directive to Health Insurers to Expand Telehealth, Testing Coverage, Extend Premium Grace Periods
- Washington Insurance Commissioner Extends Emergency Order 30 Days for Waiving Deductibles and Copays for COVID-19 Testing

- Washington Office of the Insurance Commissioner Issues Emergency Order Regarding Coverage of Balance Billing for COVID-19 Diagnostic Testing and Reporting Failures to Publish or Accept Cash Price of COVID-19 Diagnostic Testing
- Washington Office of the Insurance Commissioner Extends Emergency Order 20-01 Until July 3, 2020 for Waiving Deductibles and Copays for COVID-19 Testing
- Washington Office of the Insurance Commissioner Issues Bulletin Extending the Suspension of Copays and Deductibles for COVID-19 Testing until August 2, 2020
- Washington Office of the Insurance Commissioner Partially Extends Directive to Health Insurers Regarding Telehealth, Testing Coverage, Extensions of Premium Grace Periods Until August 16, 2020
- Washington Office of the Insurance Commissioner Issues Guidance to Health Carriers Regarding COVID-19 Testing
- Washington Office of the Insurance Commissioner Extends the Suspension of Copays and Deductibles for COVID-19 Testing until August 28, 2020
- Washington Office of the Insurance Commissioner Issues Bulletin Extending Emergency Order Regarding
 Coverage of Balance Billing for COVID-19 Diagnostic Testing and Reporting Failures to Publish or Accept
 Cash Price of COVID-19 Diagnostic Testing in Emergency Order 20-06 until August 28, 2020
- Washington Office of the Insurance Commissioner Issues Bulletin Extending Emergency Order 20-02 Regarding Telehealth Until September 15, 2020
- Washington Office of the Insurance Commissioner Extends Emergency Order 20-06 Regarding Coverage of Balance Billing for COVID-19 Diagnostic Testing until September 27, 2020
- Washington Office of the Insurance Commissioner Extends Emergency Order 20-06 Regarding Coverage of Balance Billing for COVID-19 Diagnostic Testing until October 25, 2020
- Washington Office of the Insurance Commissioner Extends Emergency Order 20-01 until October 25, 2020 for Waiving Deductibles and Copays for COVID-19 Testing
- Washington Office of the Insurance Commissioner Issues Emergency Order Regarding a Special Enrollment for Off-Exchange Health Plans

West Virginia

- West Virginia Offices of the Insurance Commissioner Issues Directives to Health Insurance Carriers in Connection With COVID-19
- West Virginia Offices of the Insurance Commissioner Issues Bulletin on Temporary Licensure of Health Insurance Producers in Connection With COVID-19
- West Virginia Offices of the Insurance Commissioner Issues Directives to Insurers on Drug Prescriptions
- West Virginia Offices of the Insurance Commissioner Issues Bulletin on Coverage for Telehealth Services and COVID-19
- West Virginia Offices of the Insurance Commissioner Issues an Emergency Order Regarding the Delivery of <u>Prescription Medications</u>
- West Virginia Offices of the Insurance Commissioner Issues Guidance Regarding Loss of Health Insurance by Furloughed Workers
- West Virginia Offices of the Insurance Commissioner Issues Emergency Order to Remove Barriers to
 Access of Insurance Coverage for, Diagnostic Testing and Services for COVID-19 for People Who Work in
 Licensed Child Care Centers

- West Virginia Offices of the Insurance Commissioner Issues Emergency Order to Remove Barriers to
 Access of Insurance Coverage for, Diagnostic Testing and Services for COVID-19 for People who Work or
 Reside in Nursing Homes, Assisted Living Residences and Residential Care Communities
- West Virginia Offices of the Insurance Commissioner Issues Bulletin Providing Guidance to Insurers Regarding Coverage of At-Home COVID-19 Tests
- West Virginia Offices of the Insurance Commissioner Issues Bulletin Advising that the Requirement to Test Individuals at Nursing Homes Remains in Effect

Wisconsin

- Wisconsin Office of the Insurance Commissioner Issues Directives to Health Insurance Carriers in Connection with COVID-19
- Wisconsin Office of the Commissioner of Insurance Issues Bulletin Regarding Telemedicine Coverage Related to COVID-19
- Wisconsin Office of the Commissioner of Insurance Issues Bulletin Regarding Coverage Obligations for COVID-19 Vaccinations
- <u>Wisconsin Office of the Commissioner of Insurance Issues Bulletin Regarding COVID-19 Testing Coverage Requirements</u>

Wyoming

 Wyoming Insurance Department Issues Directives to Health Insurance Carriers in Connection With COVID-19 Sidley's Global Insurance and Financial Services Group has assembled a compendium of materials that the NAIC and U.S. state insurance departments have issued in response to COVID-19. <u>Click here</u> to view materials on other insurance topics in the compendium.

Guidance from the state insurance departments pertaining to the COVID-19 pandemic is changing on a daily basis. Accordingly, this compendium of state insurance departments materials issued in response to COVID-19 may become outdated very quickly. Please contact us if you have any questions about any of the materials referenced in this compendium.

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