



Mark Gordon  
Governor

*Insurance Department*

Jeffrey P. Rude  
Insurance  
Commissioner

106 East 6<sup>th</sup> Avenue ♦ Cheyenne, Wyoming 82002

**BULLETIN 20-01**

**TO: All Insurers Authorized to Transact Health Insurance in the State of Wyoming and Other Interested Parties**

**RE: Requirements for Cost Sharing and Coverage Related to Respiratory Illnesses including COVID-19 (CORONAVIRUS)**

As you are undoubtedly aware, a new Coronavirus (“COVID-19”) was detected in China that has not been previously found in humans. There are thousands of confirmed cases throughout the globe, with a significant number of cases now being identified in the United States. While no cases have been identified in Wyoming as of the issuance of this Bulletin, this matter is of urgent importance to public health.

All health insurers, insurance industry representatives and other interested parties are encouraged to review the latest information about COVID-19 released by the Wyoming Department of Health at:

<https://health.wyo.gov/publichealth/infectious-disease-epidemiology-unit/disease/novel-coronavirus/>.

The Wyoming Department of Insurance is issuing this bulletin to assist regulated individuals and entities in effectuating the provision of insurance related services during this urgent public health challenge.

The Department encourages health insurers providing coverage through health care insurance plans to Wyoming residents to take the following measures related to the potential impact of COVID-19 in addition to the coverage of early refills for prescription medications, as appropriate.

**Respiratory Illness Diagnostic Testing**

Health insurers should waive any cost-sharing for laboratory diagnostic testing for respiratory syncytial virus (RSV), influenza, respiratory panel test, and COVID-19. Cost-sharing should not be a barrier to access this testing to confirm illness. In addition, health insurers are also asked to waive the cost-sharing for an office visit and urgent care center associated with the above testing as well as for an emergency room visit with testing for the above. This waiver is applicable to in-network and out-of-network providers, facilities, and laboratories.

Standard medical necessity requirements for RSV, influenza, and respiratory panel tests remain in effect. To be entitled to a cost-sharing waiver for COVID-19 testing, the patient must meet

the criteria set forth by the Wyoming Department of Health and the U.S. Center for Disease Control (CDC).

### **Telehealth Delivery of Services**

Given that the COVID-19 is a communicable disease, some insureds may be using telehealth services instead of in-person health care services. Health insurers are encouraged to liberalize telehealth benefits during this period of increased infection. In addition to contracted telehealth services, insurers are reminded that group insurance contracts cannot contain a provision requiring services to be provided by a particular provider or facility. Consumers should have access to telehealth benefits through their current health care provider. Health insurers are asked to review and ensure their telehealth programs are robust and will be able to meet any increased demand.

### **Notice to Department and Consumers**

Please respond by email to the Department of Insurance ([Denise.Burke@wyo.gov](mailto:Denise.Burke@wyo.gov)) with your company's COVID-19 coverage plan as soon as possible, but no later than COB on March 18, 2020 so the Department can respond appropriately to the large number of consumer calls we anticipate receiving.

### **Summary**

To protect the public health, health insurers are asked to identify and remove barriers to testing and treatment for COVID-19. Health insurers must be prepared to address COVID-19 cases in Wyoming and the Department extends its appreciation to health insurers in working with the State to address this public health challenge. Since the COVID-19 situation continues to evolve, health insurers should continually assess their readiness and be prepared to make any necessary adjustments.

Due to the evolving nature of the COVID-19 outbreak, the recommendations are subject to change. Insurers are advised to verify best practices in accordance with the CDC. The requirements of this bulletin are in effect until May 30, 2020, unless otherwise updated.

If you have any questions relating to this bulletin, please contact Denise Burke [Denise.Burke@wyo.gov](mailto:Denise.Burke@wyo.gov) or Tana Howard at [Tana.Howard@wyo.gov](mailto:Tana.Howard@wyo.gov) or (307)777-7401.

Dated March 11, 2020

  
\_\_\_\_\_  
Jeffrey P. Rude, Wyoming Insurance Commissioner