

Survey of State Insurance Department COVID-19 Regulatory Actions

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State	Date Issued	Summary	Applicability	Link
AL	3-13-2020	Guidance to health insurance carriers aimed at removing barriers to testing and treatment for COVID-19. DOI requests health insurers to waive cost-sharing for COVID-19 lab tests.	Health	Alabama Bulletin No. 2020-02
AL	3-25-2020	Extends certain deadlines and waives certain requirements related to producer, adjuster, and title agent licensing.	Agents ¹	Alabama Bulletin No. 2020-03
AL	3-26-2020	Authorizes remote notarization through videoconferencing.	All Insurers	Alabama Proclamation
AL	3-30-2020	Confirms that the business of insurance and related financial services are considered essential operations. Encourages insurance company employees to work remotely when possible.	All Insurers	Alabama Bulletin No. 2020-04

¹ “Agents” include “producers” where applicable.

NEW MATERIAL HIGHLIGHTED

BULLETINS PROHIBITING CANCELLATIONS/NONRENEWALS

April 17, 2020 UPDATE

State	Date Issued	Summary	Applicability	Link
AL	3-30-2020	Recommends insurers consider the following actions for policies in force as of March 13, 2020: (1) relaxing premium due dates; (2) extending grace periods; (3) waiving late fees and penalties; (4) allowing premium payment plans to avoid lapse in coverage; and (5) expanding auto coverage to allow personal vehicles to be covered while delivering food, medicine, or other essential services for commercial purposes.	All Insurers	Alabama Bulletin No. 2020-05
AL	4-2-2020	Revises portion of previous proclamation which limited remote notarization to licensed attorneys or notaries under the supervision of a licensed attorney. Permits remote shareholder meetings.	All Insurers	Alabama Proclamation
AL	4-8-2020	Urges all Alabama auto insurers to consider offering an immediate reduction in premium to reflect reductions in exposure resulting from shelter in place orders. States such reductions will not be considered a rebate or unfair discrimination to the extent they are reasonable and consistently applied.	Auto	Alabama Bulletin No. 2020-06
AK	3-16-2020	Extends review period for rate, form, and advertisement filings. Insurers will be allowed an additional 15 days to respond to objection letters regarding prior approval forms. File and use form filings will automatically receive a 30-day extension. Prior approval rates will be allowed an additional 15 days to respond to an objection letter. File and use rates will be given a 15-day extension under AS 21.39.220, 21.51.405, and 21.54.015; and a 30-day extension under AS	All Insurers	Alaska Bulletin No. 20-06

State	Date Issued	Summary	Applicability	Link
		21.57.080 with the waiting period automatically extended to 60 days. The division is reserving the right to treat File and Use filings as Prior Approval if deemed necessary.		
AK	3-17-2020	Recognizes changes made by Alaska Insurance Law AS 21.42.322, signed into law March 16, 2020, and expands telehealth coverage to all covered services of health care insurance plans in the individual market. A prior in person visit must not be required. Insurers are required to implement immediately, review their insurance contracts, and make any necessary form filings to implement those changes by May 17, 2020 or as soon as practicable.	Health	Alaska Bulletin No. 20-07
AK	3-18-2020	Prohibits carriers from terminating insurance contracts due to non-payment. Encourages carriers to work with policyholders in the collection of premiums and to waive all late fees. Effective through June 1, 2020.	All Insurers	Alaska Bulletin No. 20-08
AK	3-18-2020	Extends deadlines for external healthcare reviews. Insurers required to make "reasonable efforts" to meet the deadlines. Expedited reviews must be processed to completion in no more than "5 working days." Experimental and investigational healthcare reviews are extended to a 30-day deadline. If there will be significant delays in meeting deadlines, the insurer should inform the Department.	Health	Alaska Regulatory Order No. R20-02
AK	3-20-2020	Encourages insurers to allow policyholders to self-audit and self-report changes in their	Property & Casualty	Alaska Bulletin No. 20-10

State	Date Issued	Summary	Applicability	Link
		exposure or risk profile related to COVID-19. Prospective reductions in, or retroactive refunds of, premium made pursuant to Bulletin 20-10 to accommodate COVID-19-related changes in exposure or risk profile will not be considered a rebate or unfair discrimination to the extent the reduction or refund is reasonable and consistently applied. The Bulletin remains in effect until June 1, 2020.		
AK	3-25-2020	Adds “cardio-respiratory failure and shock, including respiratory distress” as a covered condition which, if a resident is diagnosed with said condition, makes the resident “high risk” under 3 AAC 31.500-31.549 (Alaska’s Comprehensive Health Insurance Association Reinsurance Program).	Health	Alaska Regulatory Order No. R20-03
AK	3-27-2020	Declares insurance services critical infrastructure.	All Insurers	Alaska Health Mandate No. 012
AK	3-27-2020	Requires health insurers to: (1) 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; (2) suspend deadlines for claim filing and appeals; and (3) cover off-formulary prescription drugs if there is not a formulary drug to treat a covered condition due to COVID-19-related shortages. Further encourages insurers to: (1) implement fully electronic claims processes; (2) provide greater flexibility and coverage of telehealth during the	Health	Alaska Bulletin No. 20-11

State	Date Issued	Summary	Applicability	Link
		crisis; (3) minimize prior authorization requirements (division “expects” insurers to do this); and (4) notify division if they become aware of price gouging, billing fraud, or other unlawful practices.		
AK	3-29-2020	Requires insurers to: (1) pay claims for covered services when consumers are billed for services located at, sponsored by, or facilitated by the local, state, or federal government; and (2) allow telehealth and verbal orders to suffice for plan of care for home health care services requirement. Further advises insurers that they should: (1) suspend preauthorization review for inpatient and outpatient services for the duration of the pandemic; (2) suspend concurrent review for inpatient hospital services; (3) suspend retrospective review for inpatient and outpatient services and emergency services; (4) pay claims that are otherwise eligible for payment without first reviewing the claims for medical necessity; extend timeframes to conduct retrospective review or overpayment recovery for 60 days once retrospective review is resumed (after June 1, 2020); (5) take into account the circumstances involving the pandemic when conducting retrospective review; (6) suspend preauthorization requirements for post-acute placements (may review for medical necessity concurrently or retrospectively); (7) suspend non-essential audits of hospital payments; and	Health TPAs	Alaska Bulletin No. 20-12

State	Date Issued	Summary	Applicability	Link
		(8) toll time limits on overpayment recovery. Urges insurers to: (1) waive any requirements for location-based credentialing; and (2) pay claims as soon as possible. Strongly encourages TPAs to apply the provisions of the Bulletin to their ASO agreements with self-funded plans.		
AK	4-9-2020	Suspends certain regulatory statutes related to the AlaskaCare Retiree Health Plan and AlaskaCare Employee Health Plan, including certain cost-sharing provisions and disenrollment resulting from delinquent payment of premiums.	Health	Alaska Disaster Order of Suspension No. 2 - Appendix A - Amendment 2
AZ	3-11-2020	Instructs DHS and DOI to require that all insurers regulated by the State cover COVID-19 diagnostic testing from all qualified labs, whether in-network or out-of-network; waive all cost-sharing requirements for consumers related to COVID-19 diagnostic testing; and cover telemedicine visits at a lower cost-sharing point than the same in-office service to encourage use of telemedicine for duration of public health emergency.	Health	Arizona Executive Order No. 2020-07
AZ	3-23-2020	Declares insurance services an “essential business operation.”	All Insurers	Arizona Executive Order No. 2020-12
AZ	3-25-2020	Requires health insurers, for the duration of the health emergency, to provide coverage for all healthcare services provided through telemedicine if the service would be covered were it provided in person and imposing other conditions related to the coverage of telemedicine services.	Health	Arizona Executive Order No. 2020-15

State	Date Issued	Summary	Applicability	Link
AZ	3-26-2020	Expands hospital capacity and requires insurers to reimburse hospital providers at the same level of payment for inpatient stay and services provided to a patient in a “surge capacity” bed as they would for inpatient stay and services in a licensed and/or certified bed.	Health	Arizona Executive Order No. 2020-16
AZ	3-26-2020	Requires the Department of Insurance (and other licensing agencies/boards) to defer license renewal requirements for licenses expiring between March 1, 2020 and September 1, 2020 by six months from the expiration date <u>unless</u> renewal requirements can be completed online. Defers any continuing education requirements for six months unless they can be completed online and implementing other requirements related to online learning/testing. Providing agencies/boards discretion to waive any required fees.	Department Operations	Arizona Executive Order No. 2020-17
AZ	3-30-2020	Requires individuals to limit time away from their residences but does not modify ability to operate an Essential Business Operation as defined in Executive Order 2020-12 (which includes insurance).	All Insurers	Arizona Executive Order 2020-18
AZ	4-1-2020	Requires insurers to permit a patient’s home to be an approved location to receive veterinary telemedicine services.	Pet Insurers	Arizona Executive Order No. 2020-19
AZ	4-3-2020	Implements Executive Order 2020-12. Requires plans of any network type to cover testing at out-of-network labs; waive cost-sharing “related to” COVID-19 diagnostic testing, including office,	Health	Arizona Regulatory Bulletin No. 2020-02

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		urgent care, and emergency room visits if tested for COVID-19 during visit; and cover telemedicine visits consistent with Executive Order 2020-07, including covering <u>all</u> telemedicine visits at a lower cost-sharing point than the same in-office service and permit telemedicine visits through all electronic means, including telephone. Expects insurers to communicate the availability of services to members.		
AZ	4-8-2020	Authorizes remote online notarization beginning April 10, 2020 through July 1, 2020, so long as the procedures outlined in ARS §§ 41-371 through 41.380 and associated rules are followed.	All Insurers	Arizona Executive Order No. 2020-26
AZ	4-14-2020	Provides flexibility regarding compliance with regulatory requirements during the COVID-19 health emergency. Allows insurers additional time to make all required filings with the NAIC and the Department, but reserves the right to rescind due-date extensions for any individual company based on the company's financial condition or other unique circumstances. Permits required hard copy filings to be sent to the Department's electronic filing email address and waives the hard copy filing requirements. Also permits one signature without a notary for jurat pages or electronic signatures. States the	All Insurers	Arizona Regulatory Bulletin No. 2020-03

State	Date Issued	Summary	Applicability	Link
		Department will not be conducting on-site exams during the COVID-19 pandemic.		
AR	3-20-2020	Directs all insurers and regulated entities to provide the Commissioner with the email address the company has designated to field consumer contacts during the health emergency. Insurers and other regulated industries must continue to adjust claims as expeditiously as possible in compliance with the provisions of AID Rule 43, and utilize all possible methods of adjusting claims remotely while striving to meet normal time frames whenever possible. Places a 60-day moratorium on the cancellation/non-renewal of insurance policies for the nonpayment of premiums, but only for Arkansans diagnosed with/positively tested for COVID-19. The extension is not automatic; affected policyholders must request the extension from their carrier. The moratorium is not a waiver, it is just a grace period.	All Insurers	Arkansas Bulletin No. 6-2020
AR	3-23-2020	Encourages PBMs to monitor manufacturer and wholesaler pricing to ensure consumers have sufficient access during the health crisis.	PBMs	Arkansas Bulletin No. 7-2020
AR	3-23-2020	Directs PBMs and health insurers (including STLDIs) to suspend random audits of pharmacies for 60 days.	Health PBMs	Arkansas Bulletin No. 8-2020

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AR	3-23-2020	Approves ISO endorsement forms related to business interruption insurance coverage for COVID-19.	Business Interruption	Arkansas Bulletin No. 9-2020
AR	3-24-2020	Suspends requirement that pharmacy plan beneficiaries sign for the rendering of pharmacy services for 60 days.	Health PBMs	Arkansas Bulletin No. 10-2020
AR	3-27-2020	Temporary halts converting any individual producer's license status from active to inactive for failure to submit renewal application or fees and extending final renewal date for 60 days.	Agents	Arkansas Bulletin No. 11-2020
AR	3-27-2020	Issues a 60-day moratorium on the cancellation/nonrenewal of personal lines insurance policies. This applies to Arkansas residents who, subsequent to the date of issuance of Executive Order 20-03 <u>and</u> as a consequence of COVID-19 pandemic, were terminated, laid off, or experienced a cessation of work. The moratorium will remain in effect until Executive Order 20-03 expires. The moratorium is not a waiver; it is only an extension or grace period in which to pay premiums. The extension is not automatic; policyholders must request the extension. Carriers are permitted to request evidence of employment disruption.	Personal Lines	Arkansas Bulletin No. 12-2020
AR	3-27-2020	Reminds all health carriers offering health insurance plans, including STLDI, regulated by the Department that they must comply with the reimbursement requirements for healthcare	Health	Arkansas Bulletin No. 13-2020

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		services provided through telemedicine (Ark. Code § 23-79-1602(c) and (d)).		
AR	3-30-2020	Authorizes remote notarization of documents through real-time audio and visual means.	All Insurers	Arkansas Executive Order No. 20-12
AR	4-9-2020	Amends Executive Order 20-12 and suspends certain additional provisions related to notaries public, including permitting notaries who are Arkansas-licensed attorneys, Arkansas-licensed title agents, supervised by such a person, or employed by certain financial institutions to conduct virtual notarizations.	All Insurers	Arkansas Executive Order No. 20-14
AR	4-9-2020	Directs all health insurers offering health plans, including STLDI plans, regulated by the Department to suspend payment audits of hospitals and healthcare providers during the 60-day period beginning with the date Executive Order 20-03 was issued (March 11, 2020).	Health	Arkansas Bulletin No. 15-2020
AR	4-9-2020	Directs all title insurers regulated by the Department to suspend on-site audits of agencies appointed with the insurer during the 60-day period beginning with the date Executive Order 20-03 was issued (March 11, 2020).	Title	Arkansas Bulletin No. 16-2020
AR	4-14-2020	States insurance companies still required to make all mandated electronic filings with the NAIC, as well as those that are filed with the Department, but permits companies to request an extension of the filing deadline. Further states that the Department will accept electronic filings with electronic signatures if the company is unable to make hard copy filings at this time.	All Insurers	Arkansas Bulletin No. 18-2020

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		Temporarily suspends on-site examination work “that is contrary to the spirit of any public health directive.”		
CA	3-4-2020	Permits state entities to share relevant medical information, limited to the patient's underlying health conditions, age, current condition, date of exposure, and possible contact tracing, as necessary to address the effect of the COVID-19 outbreak with state, local, federal, and nongovernmental partners, with such information to be used for the limited purposes of monitoring, investigation and control, and treatment and coordination of care.	Health (Potentially)	California Emergency Proclamation
CA	3-5-2020	Directs all health insurers to immediately reduce cost-sharing to zero for all medically-necessary treatment and screening for COVID-19 and provides guidelines for communication of cost-sharing waiver to providers and the public. Encourages health insurers to work with contracted providers to use telehealth services.	Health	California COVID-19 Screening and Testing Bulletin
CA	3-5-2020	Directs all full-service commercial managed care plans and full-service Medi-Cal plans to: (1) immediately reduce cost-sharing to zero for all medically-necessary screening and testing for COVID-19, including hospital, urgent care, and provider office visits where the purpose of the visit is COVID-19 screening or testing; (2) notify the plan’s contracted providers that the plan is waiving cost-sharing; (3) ensure the plan’s CSRs	Health (Managed Care)	California Department of Managed Health Care All Plan Letter

State	Date Issued	Summary	Applicability	Link
		are informed that the plan is waiving cost-sharing and they clearly communicate this to enrollees; and (4) prominently display on the plan's public website a statement that the plan is waiving such cost-sharing. Encourages plans to act proactively to ensure enrollees can access all medically-necessary screening and testing for COVID-19.		
CA	3-12-2020	Encourages managed care plans to expand health care delivery via telehealth and decrease the need for in-person pharmacy visits for the duration of the COVID-19 emergency.	Health (Managed Care)	California Department of Managed Care All Plan Letter
CA	3-18-2020	Encourages insurers to refrain from using the expiration of policyholders' drivers licenses or vehicle registration for 60 days from March 16, 2020 for any of the following reasons: (1) to affect a driver's ability to secure and maintain auto insurance coverage; (2) to affect a driver's eligibility for a Good Driver discount; (3) to determine eligibility for a California Low Cost Automobile policy; and (4) to impact the rates charged to any driver. The Notice will be re-evaluated in 60 days.	Auto	California Notice
CA	3-18-2020	Requires managed care plans to reimburse providers at the same rate whether a service is provided in person or through tele-health. States that a plan cannot subject enrollees to greater cost-sharing for telehealth and must provide the same amount of reimbursement for a service	Health (Managed Care)	California Department of Managed Care All Plan Letter

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		rendered via telephone as they would for a service rendered via video.		
CA	3-20-2020	Provides guidance on “essential businesses” and insurance. Encourages insurers to continue providing as many core insurance functions as possible during the pendency of the COVID-19 pandemic.	All Insurers	California Notice
CA	3-26-2020	Instructs that insurers should provide certain data regarding business interruption related insurance matters, to the extent such data is available, by April 9, 2020.	Business Interruption	California Notice
CA	3-30-2020	States Department expects health insurers to provide increased access to health care services through telehealth platforms and encourage use of such platforms to limit in-person health care visits. Insurers <u>should</u> : (a) allow all network providers to use all available and appropriate modes of telehealth delivery; (b) immediately implement reimbursement rates for telehealth services that mirror payment rates for an equivalent office visit; (c) eliminate barriers to providing medically and clinically appropriate care using appropriate telehealth delivery models by taken certain steps (enumerated in bulletin); (d) allow existing and new patients access to medically necessary health care, including behavioral health and substance use disorder treatment, while minimizing the risk of spread or transmission of COVID-19; (e) make telehealth services available for all conditions as	Health	California Notice

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		clinically appropriate; (f) make cost-sharing requirements for telehealth services consistent with, or no greater than, those established in the policy documents for in-person services; and (g) communicate with consumers about options to receive services remotely. Warns that networks <u>must</u> provide access to medically appropriate care from a qualified provider and failure to adapt networks during COVID-19, including the revision of existing telehealth requirements, may result in an inadequate network or discrimination finding, and will constitute a failure to provide medically appropriate care within the network as required by California law (10 Cal. Code Regs. § 2240.1(e)).		
CA	4-1-2020	Provides notice to all California domiciled insurers that the Corporate Governance Annual Disclosure is due June 1, 2020 and will be submitted in encrypted PDF format with signature page sent separately through regular mail.	All Insurers	California Notice
CA	4-3-2020	Directs insurers that they “should not attempt to enforce policy or statutory deadlines on policyholders <u>until ninety (90) days after the end of the statewide ‘state of emergency’ or other ‘state of emergency’ that impacts a specific policyholder.</u> ” This includes deadlines related to proof of loss, other claims forms, examinations under oath, medical examinations, physical inspections and other statutory, policy, or	All Insurers	California Notice

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		insurer-imposed deadlines where failure to comply could result in the forfeiture, limitation, or waiver of rights or benefits under any policy of insurance.		
CA	4-3-2020	States that CDI will not be issuing temporary producer licenses or waiving the legal requirements related to producer licensing. License examinations will be available at CDI or PSI facilities in LA, Sacramento, Redding, Lawndale, San Francisco, and Agoura Hills.	Agents	California Notice
CA	4-6-2020	Strongly encourages licensed entities to file required forms electronically during the duration of the public health emergency. Extends deadlines for California licensed entities to file statutory financial statements by 90 days from the original due date. The extension applies to 2019 Annual Statements, 2019 supplemental filings, and 2020 First Quarterly Statements. <u>There is no extension granted for filing Form A 110 – Valuation of Securities.</u> If remote notarization is unavailable, electronically signed/certified documents will be accepted.	All Insurers	California Notice
CA	4-7-2020	Encourages managed care plans to educate their providers on disaster-responsive, trauma-informed care; support continuity and integration of medical and behavioral health services; and continue to support telehealth services for which it is medically appropriate.	Health (Managed Care)	California Department of Managed Care All Plan Letter
CA	4-9-2020	Requests insurers not to deny claims under personal auto policies solely because the insured	Auto	California Notice

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		<p>was engaged in providing delivery service on behalf of a California essential business impacted by the COVID-19-related closures, and the delivery driver was operating within the course and scope of their duties on behalf of such essential business. Further requests that insurers add delivery coverage to personal auto policies for such persons; not enforce any exclusions for commercial delivery activity under personal auto policies; allow California essential businesses to retroactively add additional drivers not previously named; allow delivery coverage for drivers who use a personal motorcycle, motor scooter, and/or bicycle; notify commercial insureds that are essential businesses that commercial auto coverage is available if requested; and if commercial the business requests commercial auto coverage, provide the coverage through a rider or stand-alone policy.</p>		
CA	4-13-2020	<p>Orders insurers to make an initial premium refund for the months of March and April to all adversely impacted California policyholders as quickly as practicable, but in any event no later than 120 days after the date of the Bulletin, for the following lines of insurance:</p> <ul style="list-style-type: none"> - Private passenger auto - Commercial auto - Workers' comp - Commercial multi-peril - Commercial liability 	All Insurers	California Bulletin No. 2020-3

State	Date Issued	Summary	Applicability	Link
		<ul style="list-style-type: none"> - Medical malpractice - Any other line of coverage where the measures of risk have become substantially overstated as a result of the pandemic <p>Grants insurers flexibility in determining how best to quickly and fairly accomplish such refunds—can provide premium credit, reduction, return of premium, or other appropriate premium adjustment. Insurers may refund premium without prior approval by the Department if they utilize certain methods of calculation. Insurers may also take the following actions without obtaining prior approval of rates or rules if done consistent with the insurer’s existing rating plan:</p> <ul style="list-style-type: none"> - Reclassify exposures to comport with current exposure; or - Reduce exposure base to reflect actual or anticipated exposure. 		
CA	4-14-2020	Reminds all agents, brokers, insurance companies, and other licensees to (1) accept, forward, acknowledge, and fairly investigate all business interruption insurance claims submitted by businesses; and (2) comply with their contractual, statutory, regulatory, and other legal obligations in connection with all California insurance claims filed by California businesses.	Business Interruption	California Notice
CO	3-9-2020	Directs health insurance carriers to take the following actions related to COVID-19: (1)	Health	Colorado Bulletin No. B-4.104

State	Date Issued	Summary	Applicability	Link
		<p>conduct outreach and education campaign to remind individuals of their telehealth coverage options and cover COVID-19-related in-network telehealth services at no cost share, including co-pays, deductibles, and coinsurance (emergency regulation forthcoming); (2) cover an additional one-time early refill of any necessary prescriptions without applying a different cost-sharing amount (does not apply to RX drugs with a high likelihood of abuse) (emergency regulation forthcoming); and (3) ensure that coverage is provided for COVID-19 testing without co-pays, deductibles, or co-insurance, including waiving cost-sharing for an in-network provider office visit, urgent care visit, or ED visit when the covered person is seeking COVID-19 testing (must cover out-of-network if in-network provider can't perform testing) (emergency regulation forthcoming).</p>		
CO	3-17-2020	<p>Establishes the coverage and cost-sharing requirements for commercial insurance carriers related to claims arising from the testing and treatment of COVID-19. COVID-19-related in-network telehealth services must be provided with no cost share. Carriers must cover at least one additional early refill of all necessary prescriptions and cannot apply a different cost-sharing amount to early refills (does not apply to prescription drugs with a high likelihood of abuse). When criteria for COVID-19 testing</p>	Health	Colorado Emergency Regulation No. 20-E-01

State	Date Issued	Summary	Applicability	Link
		established by Colorado Department of Public Health are satisfied, insurer must provide coverage for the testing with no cost share and shall cover cost sharing for an in-network provider, urgent care center, or ED visit when the covered person is seeking COVID-19 testing. Carriers must cover out-of-network testing if in-network services not available.		
CO	3-19-2020	Allows for a special enrollment period for enrollment in an individual health benefit plan for a period of 15 days beginning March 20, 2020 until April 3, 2020.	Health	Colorado Emergency Regulation No. 20-E-02
CO	3-22-2020	Declaring insurance a “critical business.”	All Insurers	Colorado Public Health Order No. 20-24
CO	3-26-2020	Removes certain restrictions on coverage for the use of a personal automobile or as an additional unnamed driver on a restaurant commercial auto policy for food delivery.	Auto	Colorado Emergency Regulation No. 20-E-03
CO	3-27-2020	Directs carriers to make reasonable accommodations to prevent businesses and employees from losing coverage due to non-payment of premiums during pandemic. Reasonable accommodations <u>should</u> include, but are not limited to: (1) extension of premium grace periods or deferrals; (2) waiver of late payment fees or interest; and (3) moratorium on cancellations for non-payment. These accommodations should continue while emergency Executive Orders are in effect or the Bulletin is rescinded, whichever is later. Directs	Health	Colorado Insurance Bulletin No. B-4.105

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		<p>carriers to report certain information related to grace periods, premium deferrals, waived late payment fees, and cancellations that would have occurred for nonpayment. Further directs carriers to make reasonable accommodations for employer requests to provide flexibility for health coverage policy provisions that would restrict or negatively impact employee eligibility and continuation of coverage for reduced hours, lay offs, or furloughs for as long as the Executive Orders are in effect or the Bulletin is rescinded, whichever is later. Stating that employees who lose coverage are eligible for a 60-day special enrollment period to enroll in individual coverage. The Commissioner will not take enforcement action against carriers that adjust the policies and practices submitted in their rate and form filings to provide the flexibility “suggested” by the Bulletin.</p>		
CO	3-27-2020	<p>Directs all insurance companies issuing coverage to personal and commercial policyholders to make reasonable accommodations to prevent individuals and businesses from losing coverage due to cancellation for nonpayment of premium during pandemic. Accommodations <u>should</u> include, but are not limited to: (1) extension of premium grace periods; (2) waiver of late payment fees; (3) moratorium on cancellations for nonpayment; (4) deferral of nonrenewal underwriting actions; and (5) continuation of</p>	Property & Casualty	Colorado Insurance Bulletin No. B-5.38

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		coverage for any expiring policy. The accommodations must be made available to policyholders and clearly explained on the insurer's website. Notifying insurers the Division will request data related to the Division's position, including the website address where the information is displayed and the number of accommodations made or rejected by the insurer.		
CO	3-27-2020	Suspends requirement to appear personally before a notary.	All Insurers	Colorado Executive Order 2020-19
CO	4-1-2020	Suspends certain legal requirements for telehealth services, and requires that telehealth services not be subject to all terms and conditions of the applicable health plan; and plans pay for telehealth consultations even if provided on non-HIPAA-compliant platform.	Health	Colorado Executive Order No. 2020-20
CO	4-2-2020	Waives proctoring requirements for CE exams and allows for the continuation of license and registration renewal deadlines and associated procedures for same during the COVID-19 outbreak.	Agents	Colorado Emergency Regulation No. 20-E-04
CO	4-3-2020	Requires health carriers to reimburse providers for the provision of telehealth services using non-public facing audio or video communication products during the COVID-19 public health emergency.	Health	Colorado Emergency Regulation No. 20-E-05
CO	4-3-2020	Requires health carriers to establish a special enrollment period that begins on 4/4/2020 and extends through 4/30/2020 and the coverage	Health	Colorado Emergency Regulation No. 20-E-06

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		effective date for a plan during this SEP shall be no later than 5/1/2020.		
CO	4-6-2020	Advises that insurers choosing to implement any discounts or premium relief actions during the COVID-19 pandemic must submit a filing to the P&C Rates & Forms Section. Such forms are file and use and may be implemented the same day; no Form A is required nor does the insurer need to complete the Company Rate Information under the Rate/Rule Schedule tab.	Property & Casualty	Colorado Bulletin No. B-5.39
CO	4-6-2020	Provides guidance to all insurers issuing private passenger automobile and/or claims made policy forms concerning the electronic delivery of documents. States that insurers not currently offering electronic delivery may choose to adjust their delivery methods pursuant to the provisions in CRS § 10-1-137.	All Insurers	Colorado Bulletin No. B-5.40
CO	4-7-2020	Directs carriers issuing health plans to provide coverage for necessary medical equipment and medications for in home treatment for patients who can be properly monitored and treated at home (as determined by a medical provider) for COVID-19 and COVID-19-like symptoms.	Health	Colorado Bulletin No. B-4.106
CO	4-8-2020	Establishes new operating procedures for alternative service of process for entities seeking to serve documents to the Commissioner of Insurance or for those entities for which the Commissioner is the registered agent. The new operating procedures will be in effect for the duration of the COVID-19 emergency.	All Insurers	Colorado Bulletin No. B-1.35

State	Date Issued	Summary	Applicability	Link
CT	3-11-2020	Instructs insurers to accommodate travel cancellation requests under the terms of the policies taking into account the seriousness of the circumstances and the Emergency Declaration.	Travel	Connecticut Travel Insurance Notice
CT	3-9-2020	Encourages health insurers to waive cost-sharing related to COVID-19 testing and encourages waiver of cost-sharing for COVID-19-related telehealth services. Further encourages insurers to devote resources to inform enrollees, certificate holders, and insureds of available benefits and respond to inquiries; verify provider networks are adequately prepared; cover out-of-network testing and treatment if same not available in-network; authorize 90-day supplies of prescriptions; not apply penalties for failure to provide notice otherwise required by UR requirements when the individual sought COVID-19 testing or treatment; extend time limits for claim submission; and inform department of steps taken in response to the Bulletin.	Health	Connecticut Bulletin No. IC-39
CT	--	Prohibits negative claims activity when a business owner is only asking if they have Business Interruption Insurance and/or is asking if the policy covers/applies to this situation.	Business Interruption	Connecticut Notice
CT	3-19-2020	Suspends requirements for the licensure, certification or registration for telehealth providers that are Medicaid enrolled providers or in-network providers for commercial fully-	Health	Connecticut Executive Order No. 7G

State	Date Issued	Summary	Applicability	Link
		insured health insurance providing telehealth services to patients.		
CT	3-24-2020	Requests that all insurance companies 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	All Insurers	Connecticut Bulletin No. IC-40
CT	3-24-2020	Suspends the current biographical notarization requirements and paper filing requirements of original signatures for insurance company licensing and financial statement filings for insurers unable to meet the requirements due to circumstances related to COVID-19 if certain conditions are satisfied. States CT only accepting NAIC UCAA electronic applications at this time. Extends due date of first quarter financial reports and domestic annual statement supplements until June 15, 2020 if certain conditions are met. Permits omission of seal from Forms B, C, D, and D-1 until June 15, 2020. Extends deadline for CID approvals/disapprovals of Forms D and D-1 to a two-month timeframe.	All Insurers	Connecticut Bulletin No. FS-36
CT	3-25-2020	Authorizes agencies to extend, as they deem reasonably necessary, any statutory or regulatory time requirements, decision-making requirements, hearings, or other time limitations or deadlines, procedure or legal process pertaining to matters under its jurisdiction, functions, or powers for a period not to exceed 90 days.	Department Operations	Connecticut Executive Order No. 7M

State	Date Issued	Summary	Applicability	Link
CT	3-26-2020	Urges personal auto/motorcycle carriers to consider implementing an endorsement where necessary to broaden coverage for commercial purposes to ensure delivery drivers have liability and property coverage during this time.	Auto	Connecticut Bulletin No. IC-41
CT	3-30-2020	Suspends and replaces Section 3 of Executive Order No. 7K and permits any notarial act to be performed using an electronic device or process if certain conditions are met.	All Insurers	Connecticut Executive Order No. 7Q
CT	4-1-2020	Prohibits insurers, from April 1, 2020 to June 1, 2020, from, in the absence of a court order, lapsing, terminating, or causing to be forfeited a covered insurance policy because a covered policyholder does not pay premium or interest or indebtedness on a premium under the policy that is due. The 60-day grace period is not automatic, is not a waiver or forgiveness of premium, does not apply to self-funded plans, and only applies to policyholders that were in good standing on March 12, 2020, among other restrictions.	All Insurers	Connecticut Executive Order No. 7S
CT	4-3-2020	Provides filing requirements for individual and small employer group health policies subject to the ACA in response to CMS' updated Benefit Year 2019 Risk Adjustment program timeline for data submission.	Health	Connecticut Insurance Bulletin No. HC-90-20A
CT	4-5-2020	Permits out-of-network providers rendering emergency services to bill the health carrier directly and the carrier must reimburse the provider at the in-network benefit rate. Prohibits	Health	Connecticut Executive Order No. 7U

State	Date Issued	Summary	Applicability	Link
		hospitals and health systems from collecting certain fees from, or directly billing, any uninsured person for services provided for the treatment and management of COVID-19.		
CT	3-23-2020	Extends renewal date to June 30, 2020 for all producer licenses expiring between March 24, 2020 and May 31, 2020.	Agents	Connecticut Notice
CT	3-23-2020	Extends deadline for network adequacy annual filings from April 1, 2020 to July 1, 2020.	Health	Connecticut Notice
CT	4-2-2020	Provides interpretive guidance for Executive Order 7S which requires insurers to provide a 60-day grace period for premium payments when requested and prohibits cancellation of certain policies through June 1, 2020.	All Insurers	Connecticut Notice
CT	4-6-2020	Urges all auto insurers to consider offering a premium credit to customers to reflect the reduced exposure related to the COVID-19 shelter-in-place order; and assist business owners who have started delivering by affording them coverage for those who request commercial Hired and Non-owned auto insurance to protect their businesses, at least until the Governor's Emergency Order is lifted.	Auto	Connecticut Notice
CT	4-9-2020	Extends expiration date to July 1, 2020 for all licenses previously issued by the CID to insurance companies, health care centers, and fraternal benefit societies and bearing an expiration date of May 1, 2020.	All Insurers	Connecticut Bulletin No. FS-37
DC	--	The Department is currently conducting business via telework. Individuals who would like to file	Department Operations	DC Department of Insurance General

State	Date Issued	Summary	Applicability	Link
		complaints or resolve other matters may do so via the website, or contact the Department at disb.communications@dc.gov or call (202) 727-8000.		
DC	3-20-2020	Implements certain emergency measures in response to COVID-19 that applies to all carriers offering health benefit plans in D.C. and all medical services obtained during the Public Health Emergency. These emergency measures address: screening, testing and treatment; network adequacy; immunizations and vaccines; emergency care; telehealth; access to prescription drugs; utilization review; timely and accurate communication; and terminations or nonrenewal of coverage.	Health	DC Commissioner's Order No. 01-2020
DC	3-24-2020	Addresses frequently asked questions and general information on insurance issues related to COVID-19.	All Insurers Public Resource	DC Department of Insurance FAQ
DC	4-3-2020	Summarizes the Department's responses and guidance to consumers and insurance industry regarding insurance coverage for COVID-19.	Health Public Resource	DC Consumer Alert Insurance Coverage During COVID-19
DE	--	The Department is currently conducting business remotely.	Department Operations	Delaware Department of Insurance
DE	3-9-2020	Reminds health insurers that testing for COVID-19 is a covered essential health benefit and that access to telehealth and telemedicine services should be made available.	Health	Delaware Bulletin No. 115
DE	3-20-2020	Addresses the waiver of pre-authorization requirements and enforcement under catastrophic health coverage plans.	Health	Delaware Bulletin No. 116

State	Date Issued	Summary	Applicability	Link
DE	3-24-2020	Requires that insurers cease cancellations or nonrenewals of insurance policies due to nonpayment throughout the duration of the declared Delaware State of Emergency for those residents and business owners who are experiencing a loss of income. In declaring a Public Health Emergency earlier this week, the Governor specified that health insurers are to waive all prior authorization constraints for lab testing and future treatment of COVID-19.	All Insurers	Delaware Governor's Emergency Declaration 3-24-2020
DE	3-26-2020	Implements certain emergency measures that apply to all carriers and licensed producers during the pendency of the Governor's declared State of Emergency. The bulletin prohibits cancellations and nonrenewals due to nonpayment of premium; requires certain carriers reimburse network providers who are providing telemedicine services; strongly encourages reimbursement for any out-of-network providers who provide telemedicine services; removes barriers to COVID-19 diagnosis and treatment; and addresses electronic communications between carriers/producers and enrollees.	All Insurers Agents	Delaware Bulletin No. 32
DE	4-1-2020	Encourages companies to remove commercial use exemptions from their auto insurance policies during the pandemic to allow residents to gain income from delivering goods using their personal vehicles.	Auto Insurance	Delaware Auto Bulletin No. 32

State	Date Issued	Summary	Applicability	Link
DE	4-3-2020	Addresses premium payment flexibility; COVID-19 related fraud scams; electronic filings, electronic signatures and notarization; relaxation of requirements for in-person inspections; communications with the Department; on-site examinations; administrative hearings and requests for arbitration; temporary licenses; insurance premium tax payment deadlines not extended; and regulatory filing deadlines and requests for extensions.	All Insurers Agents	Delaware Bulletin Number 117 Delaware Producer Bulletin Number 33
DE	4-9-2020	Provides guidance regarding requests for extensions of certain regulatory filing deadlines, and lists filings that qualify for 30-day or 60-day extensions.	All Insurers	Delaware Bulletin Number 118
FL	3-6-2020	Directs insurers to implement heightened communications and customer service, provide coverage for COVID-19 testing, and review preparedness plans	All Insurers	Florida Informational Memorandum No. OIR-20-01M
FL	3-10-2020	Reminds health insurers of Florida law regarding early prescription refills.	Health	Florida Informational Memorandum No. OIR 20-02M
FL	3-16-2020	Directs all insurers and entities regulated by OIR to review and update their Business Continuity Plans and/or Continuity of Operation Plans immediately.	All Insurers	Florida Informational Memorandum No. OIR 20-03M
FL	3-25-2020	Provides that the OIR will not consider certain actions that provide benefits to policyholders and are applied in a nondiscriminatory manner to be violations of underwriting guidelines or the prohibitions against unfair trade practices. The OIR encourages insurers: to be lenient on	All Insurers	Florida Informational Memorandum No. OIR-20-04M

State	Date Issued	Summary	Applicability	Link
		premium payments; consider removing exclusions on certain personal auto policies; explore virtual options for underwriting and adjusting claims in lieu of in-person property inspections; and to accept electronic communications from policyholders/customers where handwritten statements are generally required. The OIR will accept certain electronic signatures and notarizations and is granting a 30-day extension for any annual statements due before May 1, 2020, for HMOs, insurance administrators, continuing care providers, and MEWAs.		
FL	3-26-2020	Addresses Executive Order Regarding telehealth promulgated by the Governor.	Health	Executive Order 20-85-Regarding Telehealth
FL	4-6-2020	Reminds insurers that provide workers' compensation coverage in Florida that first responders, health care workers, and others that contract COVID-19 due to work related exposure would be eligible for workers' compensation benefits under Florida Law.	Workers' Compensation	Florida Informational Memorandum No. OIR-20-05M
FL	4-6-2020	Encourages all health insurers, health maintenance organizations, and other health entities to broaden access to care for telehealth services, and requests all health insurers and other health entities regulated by OIR, and registered pharmacy benefits managers to transition to an electronic audit process.	Health	Florida Informational Memorandum No. OIR-20-06M

State	Date Issued	Summary	Applicability	Link
GA	3-9-2020	Directs insurance companies to waive certain costs related to testing for COVID-19, and to provide updates to the Department regarding steps taken.	Health	Georgia Directive No. 20-EX-3
GA	3-17-2020	Provides additional financial protections for testing, creation of an expedited review process for carriers offering business interruption coverage tailored to COVID-19 and waiver of continuing education requirements for certain agents through April 30, 2020.	Health Business Interruption Agents	Georgia Directive No. 20-EX-4
GA	3-17-2020	Addresses business interruption insurance coverage and COVID-19, including endorsement forms relating to business interruption insurance and COVID-19.	Business Interruption	Georgia Bulletin No. 20-EX-3
GA	3-20-2020	Directs property and casualty insurers, for the next 60 days, to refrain from canceling for non-payment, any commercial policies that include business interruption or business income coverage. Directs health insurers, for the next 60 days, to refrain from canceling policies for non-payment. The Commissioner is making temporary accommodations for certain insurer filing requirements and is suspending in-person interactions, including exams and audits. Provides an expedited review process for products that are critical due to the COVID-19 outbreak.	All Insurers	Georgia Directive 20-EX-5

State	Date Issued	Summary	Applicability	Link
GA	3-24-2020	Identifies insurance services as a critical infrastructure, and requests that counties and municipalities across Georgia that close non-essential businesses consider insurance services as an essential business. The bulletin further provides a list of core insurance functions that require individuals on-site.	All Insurers	Georgia Bulletin No. 20-EX-4
GA	3-25-2020	Urges Georgians who believe they may have been exposed to COVID-19 and/or are showing symptoms, to take advantage of telemedicine options available through their health insurers.	Health Public Resource	Georgia Insurance and Safety Fire Commissioner News Release 3-25-20
GA	3-26-2020	Advises accident and health insurers and related organizations to suspend preauthorization requirements for scheduled surgeries or admissions to hospitals, concurrent and retrospective review for inpatient hospital services, and preauthorization requirements for post-acute placements. The directive also urges insurers to waive credentialing by location for payers and pay claims as soon as possible, and it encourages third-party administrators licensed by the Department to apply these temporary suspensions to their self-funded plans.	Health	Georgia Directive No. 20-EX-7
GA	3-27-2020	Addresses loss of health insurance due to COVID-19 and possibilities for those losing coverage including COBRA, ACA special enrollment period, and Georgia's Continuation law (known as mini-CORBA for employer-based small group plans). For individuals whose insurance is not employer-	Health Public Resource	Georgia Bulletin No. 20-EX-5

State	Date Issued	Summary	Applicability	Link
		sponsored, the bulletin references the March 20, 2020 directive to all health insurers to refrain from canceling health policies for non-payment.		
GA	3-31-2020	Waives in-person continuing education requirements for licensed agents through April 30, 2020.	Agents	Georgia Bulletin 20-EX-6
HI	--	Hawaii Department of Commerce and Consumer Affairs, and the Insurance Division will be closed to the public through April 3, 2020. No walk in services will be available and the public is encouraged to use online services.	Department Operations	Hawaii Response
HI	3-18-2020	Addresses procedures regarding new licenses, renewals and reactivation of licenses.	Agents	Hawaii Memorandum No. 2020-ILIC
HI	3-27-2020	Encourages insurers selling insurance coverage in Hawaii for all lines of insurance to be mindful of the difficulties individuals and businesses in Hawaii are experiencing due to COVID-19.	All Insurers	Hawaii Memorandum No. 2020-3I
HI	3-19-2020	Addresses license examinations and license status for workers' compensation adjuster licensees up for renewal.	Workers' Compensation Adjuster	Hawaii Memorandum 2020-2LIC
HI	4-4-2020	COVID-19 resource for all insurers and consumers with references to FAQs and Department guidance.	All Insurers Public Resource	Hawaii COVID-19 News Release General Information
ID	--	The Idaho Official Government Website is the state's resource for COVID-19 news.	Public Resource	Idaho COVID-19 Resource

State	Date Issued	Summary	Applicability	Link
ID	--	The Idaho Department of Insurance is receiving inquiries via phone and email. Contact them at (208) 334-4250 or by <u>email</u> .	Public Resource	Idaho Department of Insurance COVID-19 Resource
ID	--	COVID-19 FAQ for insurance producers.	Agents	Idaho Department of Insurance COVID-19 Producer FAQ
ID	3-9-2020	Waives cost-sharing for Coronavirus testing.	Health	Idaho Department of Insurance News Release
ID	4-6-2020	Addresses health insurance carriers offering individual or employer sponsored group major medical health and dental insurance policies, allowing flexibility regarding premium deferral, premium holidays, continuation of coverage, grace periods, and waiver of eligibility requirements. The goal is to provide carriers and employers with the tools to retain coverage even while temporarily closed or operating in reduced hours.	Health	Idaho Department of Insurance Bulletin No. 20-01
ID	4-6-2020	Temporarily waives certain pharmacy benefit policy requirements to allow flexibility of prescription provisions for all fully insured plans, including the allowance to early refills, 90-day supply, and avoidance of in-person signature logs and subsequent audits of pharmacies.	Health	Idaho Department of Insurance Bulletin No. 20-02
ID	4-6-2020	Temporarily waives certain policy and enforcement requirements that apply to health insurance carriers offering telehealth benefits through individual or employer sponsored group major medical health insurance policies.	Health	Idaho Department of Insurance Bulletin No. 20-03
ID	4-6-2020	Allows new producers and applicants for producer licenses the procedure for obtaining a	Agents	Idaho Department of Insurance Bulletin No. 20-04

State	Date Issued	Summary	Applicability	Link
		provisional producer license during the COVID-19 emergency. A provisional resident producer license is valid for up to six months and does not renew automatically at the end of the license period.		
IL	--	Illinois Department of Insurance is temporarily closing office locations as staff continues to work with limited staff. Consumers can submit insurance complaints electronically: IDOI Message Center or call 866-445-5364. We are working to process and respond to complaints as quickly as possible, but please understand that the response time to answer calls and process complaints may be extended.	Public Resource	Illinois Response
IL	3-2-2020	Addresses balance billing and denial or termination of coverage related to COVID-19. States that travel insurance that otherwise covers risks related to sickness, accident, or death presumptively cover COVID-19.	Health Travel	Illinois Company Bulletin No. 2020-2
IL	3-3-2020	Consumer FAQ recognizing the critical role that health insurance coverage plays in access to health care services in the midst of the ongoing COVID-19 outbreak.	Health Public Resource	Illinois FAQ about Insurance Coverage and COVID-19
IL	3-25-2020	Establishes telehealth coverage requirements, restrictions on prior authorization requirements for telehealth services related to COVID-19, and restricts a policy's utilization review requirements for telehealth in certain instances. The bulletin also covers limited application to excepted benefit policies.	Health	Illinois Company Bulletin No. 2020-04

State	Date Issued	Summary	Applicability	Link
IL	3-31-2020	Addresses delays in processing filings, applications, and consumer inquiries, and urges filers to submit information electronically when possible.	All Insurers Public Resource	Illinois Company Bulletin 2020-06
IL	4-2-2020	Establish SERFF Filing requirement for all applications for Preferred Provider Administrator, Independent Review Organizations, Utilization Review Organizations, and Discount Health Care Service Plans.	Health	Illinois Company Bulletin 2020-07
IL	4-3-2020	Suspends cancellation, nonrenewal, and premium payment for consumer automobile and home insurance policies and commercial P&C insurance policies.	Property and Casualty	Illinois Company Bulletin 2020-08
IL	4-3-2020	Addresses use of temporary death certificates as due proof of death in policies covering preneed funeral contracts and prearrangements	Life (Preneed Funeral)	Illinois Company Bulletin 2020-09
IL	--	Illinois Department list of FAQs regarding insurance coverage during COVID-19	Public Resource	Illinois Insurance Coverage and COVID-19
IA	3-17-2020	Implements the Division's business contingency plan. All consumer protection, financial regulation, product review, and licensing operations remain functional.	Department Operations	Iowa Bulletin No. 20-03
IA	3-19-2020	Requests all health insurers and HMOs to allow a premium payment grace period for individual and small group health benefit plans.	Health	Iowa Bulletin No. 20-04
IA	3-23-2020	Suspends personal appearance requirements to the extent that the notarial act otherwise complies with Iowa law.	All	Governor Proclamation Re Notarization

State	Date Issued	Summary	Applicability	Link
IA	3-25-2020	Waives classroom method requirement and proctor requirements for CE. Produce license renewals can be submitted up to 90 days in advance.	Agents	Iowa Bulletin No. 20-05
IA	3-27-2020	Provides guidance and recommendations related to increasing the availability and usage of telehealth services. All health carriers licensed in this state are required to reimburse a health care professional, as defined in Iowa Code § 514J.102, for medically necessary, clinically appropriate covered services by telehealth	Health	Iowa Bulletin No. 20-06
IA	3-30-2020	Alerts consumer of anticipated fraudulent investment schemes related to COVID 19	Consumers	Iowa Consumer Fraud Warning
IA	4-09-2020	Discusses procedures for temporary producer licensing during pandemic.	Producers	Iowa Bulletin 20-07
IN	3-23-2020	Declares insurance companies are essential businesses.	All Insurers	Indiana Executive Order No. 20-08
IN	3-24-2020	Advises carriers against canceling or denying claims for liability insurance for childcare facilities remaining open during pandemic.	Property & Casualty	Indiana Press Release
IN	3-26-2020	Requests all insurance companies and HMOs to institute a moratorium on policy cancellations and nonrenewals and to allow a 60-day grace period for premium payments due up to and until May 18, 2020. Recognizes a 60-day grace period for renewals and cancellations for all licensees and registrants, including for premium tax and surplus lines premium tax filings. 60-day grace period will also apply to CE requirements for producers. Reminds health insurers that they	All Insurers	Indiana Bulletin No. 252

State	Date Issued	Summary	Applicability	Link
		must waive cost sharing and prior authorization requirement for COVID 19 testing. IDOI encourages use of telemedicine in all reasonable instances. Suspends certain licensing requirements with respect to healthcare providers participating in the Indiana Patient's Compensation fund.		
IN	3-27-2020	Alerts consumers to be aware of various COVID-19 related scams.	Consumers	Indiana Consumer Fraud Notice
IN	4-1-2020	Provides brief summaries of the actions and notices IDOI has taken to date with respect to the COVID-19 pandemic. To be updated as new guidance is issued.	All regulated entities and consumers	IDOI COVID 19 Action Page
IN	4-06-2020	IDOI discusses the pandemic's effect on auto insurance rates. IDOI anticipates that the improved experience may be reflected in future rate filings for automobile insurance products and notes carriers already offering credit or rebate programs for their customers.	Auto	Indiana Guidance
KS	--	Kansas Insurance Department COVID-19 Consumer FAQs.	Public Resource	Kansas COVID-19 FAQ
KS	3-17-2020	Kansas Insurance Department is implementing alternative working arrangements which may alter filing timeframes and other Department operations.	Department Operations	Kansas Bulletin No. 2020-1
KS	3-27-2020	Announces an extension of remote operations for Kansas Insurance Department announced in Bulletin 2020-1.	Department Operations	Kansas Press Release
KS	3-30-2020	Alerts consumer of anticipated fraudulent schemes related to COVID 19	Consumers	Kansas Consumer Fraud Warning

State	Date Issued	Summary	Applicability	Link
KS	4-08-2020	At this time, the Kansas Insurance Department will not be issuing temporary licenses or suspending any licensing requirements. Kansas Insurance Department will not be issuing automatic suspension notices.	Producers	Kansas Insurance Department COVID-19 FAQs
KS	4-08-2020	Kansas Insurance Department encourages Kansas consumers to visit with their auto insurers about potential discounts, rebates or reductions in premiums.	Auto	Kansas Press Release
KS	4-15-2020	Insurers should be aware that Kansas law requires any changes to rating plans and forms such as endorsements to be filed with and approved by the Kansas Insurance Department before they can be used in Kansas	Auto	Notice available through SERFF
KY	3-16-2020	Extends time requirements for completion and submission of continuing education hours for March and April licensees.	Agents	Kentucky DOI Announcement on CE Extensions
KY	3-18-2020	Waives requirements of KRS 304.17A-005(47)(c) in connection with good faith provision of telehealth using non-public facing audio or video communication products.	Health	Kentucky Telehealth Guidance
KY	3-20-2020	Suspends all insurance examinations.	Agents	Kentucky Notice
KY	3-25-2020	To ensure that those providing temporary delivery services have coverage under their personal automobile insurance policies, insurers shall not deny a claim under a personal automobile insurance policy solely because the insured was engaged in delivery services on behalf of a business impacted by the closures necessitated by the Governor's Executive Order.	Auto	Kentucky Notice

State	Date Issued	Summary	Applicability	Link
KY	3-25-2020	Insurance services are considered life-sustaining business under KY Executive Order 2020-257.	All Insurers	Kentucky Guidance
KY	3-26-2020	Reminds all licensees of their duty to report any and all suspected fraudulent insurance acts directly to the Department.	All Insurers	Kentucky Bulletin No. 2020-1
KY	3-27-2020	Suspends audits of pharmacy records	Health	Kentucky Guidance
KY	3-30-2020	As business of insurance is considered an essential service, the Department encourages insurers to allow employees to work remotely and follow CDC guidelines re social distancing.	All insurers and regulated entities	Kentucky Guidance
KY	4-3-2020	Suspends requirement to provide written copy of materials to Attorney General' Office in connection with rate filing submission. Electronic copy is sufficient for the duration of state of emergency.	Health	Kentucky Guidance
KY	4-3-2020	Encourages health care providers temporarily providing health care services outside their scope of practice to contact their medical malpractice insurers regarding notification of changes to scope of practice. The Department will not consider determinations by liability self insurance groups or captive insurers allowing temporary coverage for health care providers who do not meet membership requirements to be the sale of insurance by an unlicensed entity.	All insurers and health care providers	Kentucky Guidance
KY	4-02-2020	Kentucky DOI will allow rate reduction, loss control, and loss mitigating value added products to the extent allowable under KRS 304-12-080 et seq.	All	Kentucky Bulletin 2020-03

State	Date Issued	Summary	Applicability	Link
KY	4-07-2020	Advises that Department is adopting certain parts the NAIC Model Bulletin on Complying with Regulatory Requirements during the Public Health Emergency with respect to regulatory filing deadlines, electronic filings and signatures, on-site examinations.	All	Kentucky Bulletin 2020-02
KY	4-15-2020	Extends the first quarter premium deadline for the Mine Subsidence Insurance Fund until August 15, 2020.	Mine Subsidence	Kentucky Guidance.pdf
LA	3-17-2020	Enacts a COVID-19 Virus Work and Operations Plan for the agency. This plan provides for agency staffing with essential personnel while allowing non-essential employees to tele-work from home while providing necessary services to the public. This work plan has been incorporated into the LDI's Continuity of Operations Plan (COOP) and will be enacted beginning Tuesday, March 17, 2020 through Monday, March 30, 2020. Department has also provided answers to frequently asked questions for consumers related to health, travel, and business interruption insurance.	Department Operations Health Travel Business Interruption	Louisiana Plan of Operations
LA	3-17-2020	Addresses waiver of cost sharing for COVID-19 screening and testing, waiver of preauthorization for such testing and screening, and a required report regarding network adequacy to handle COVID-19 cases, including as necessary by offering access to out-of-network providers.	Health	Louisiana Emergency Rule 36
LA	3-24-2020	Requires notice to contracted providers of carrier's waiver of cost-sharing and prior	Health	Louisiana Emergency Rule 36

State	Date Issued	Summary	Applicability	Link
		authorization requirements, imposes liberalization of certain prescription drug coverage, and encourages timely utilization review.	TPAs	
LA	--	Defines essential health benefits and required levels of coverage and establishes cost-sharing limitations under Louisiana Families Protection Act.	Health	Louisiana Emergency Rule 35
LA	3-24-2020	Imposes requirements with respect to the use of telemedicine services, including coverage, provider access, and cost-sharing.	Health	Louisiana Emergency Rule 37
LA	3-27-2020	Sets forth procedures for temporary producer licensing.	Agents	Louisiana Emergency Rule 38
LA	3-27-2020	Allows commercial insureds whose insurance policies are rated using an auditable exposure basis, including payroll, sales, enrollment, attendance, occupancy rates, etc., to make demand for either a mid-term audit or a physical audit to adjust premium for risks negatively affected by COVID-19.	All Insurers	Louisiana Emergency Rule 39
LA	3-27-2020	Suspends cancellation and nonrenewal of policies retroactive to March 12, 2020; suspends physician credentialing pursuant to RS 22:1009; suspends all health insurance premium rate increases; and suspends RS 22:1046 and requires continuation of coverage for group health coverage.	All Insurers	Louisiana Emergency Rule 40
LA	3-31-2020	Emergency Rule 41 sets forth certain requirements with respect to medical-surge related patient transfers including limited waiver	Health	Louisiana Emergency Rule 41

State	Date Issued	Summary	Applicability	Link
		of provider-to-insured ratios and a prohibition on prior authorization requirements related to transferring patients		
LA	4-03-2020	Amends the guidance regarding cancellation and nonrenewal of policies to provide clarification of the rating plans that insurers are required to use in pricing their products.	All	Amended Louisiana Emergency Rule 40
LA	4-03-2020	Rescinds Emergency Rule 42 regarding tax reporting	All	Rescission Order of Emergency Rule 42
LA	4-06-2020	Emergency Rule 43 addresses adjuster licensing issues caused by the public health emergency. Provides for temporary adjuster licensing.	Adjusters	Louisiana Emergency Rule 43
LA	4-08-2020	Update version of Emergency Rule 39 re Mid-Term Auditable Policies.	All	Updated Louisiana Emergency Rule 39
MA	3-6-2020	Lays out expectations for carriers in testing and treatment for COVID-19, including promotion of telehealth options, relax prior approval requirements, relax out-of-network requirements, and forego cost sharing and copayments.	Health	Massachusetts Bulletin No. 2020-02
MA	3-12-2020	Creates a Special Enrollment Period until April 25, 2020 for those individuals who do not have insurance.	Health	Massachusetts Bulletin No. 2020-03
MA	3-15-2020	Expands Telehealth Services, effective March 16, requiring health insurers to “allow all in-network providers to deliver clinically appropriate, medically necessary covered services to members via telehealth.” The Order requires that the insurers “shall not impose any specific requirements on the technologies used to deliver	Health	Massachusetts Executive Order

State	Date Issued	Summary	Applicability	Link
		telehealth services (including any limitations on audio-only or live video technologies).” Insurers are “required to cover, without any cost-sharing (i.e., copayments, deductibles, or coinsurance), medically necessary treatment delivered via telehealth related to COVID-19 at in-network providers.”		
MA	3-16-2020	Directs health insurers to expand telehealth services to testing and treatment for COVID-19 and to forego any prior authorization and cost-sharing for treatment.	Health	Massachusetts Bulletin No. 2020-04
MA	3-23-2020	Advises carriers to provide individuals and employers with flexibility during the COVID-19 health crisis to maintain their existing coverage, despite growing concerns about being able to send in premium payments on time.	All Insurers	Massachusetts Bulletin No. 2020-05
MA	3-26-2020	States expectations for health carriers regarding flexibility in administration of prescription drug benefits and prior authorization of chloroquine and hydroxychloroquine.	Health	Massachusetts Bulletin No. 2020-06
MA	3-26-2020	Lays out expectations for carriers regarding making consumer information available during COVID-19.	Health	Massachusetts Bulletin No. 2020-07
MA	3-27-2020	Asks that all Medical Malpractice Carriers review their existing coverage and/or coverage forms to ensure that such coverage provides flexibility where needed and/or to file or add endorsements to their existing policies to ensure that existing coverage will apply to health care professionals who are acting within the scope of	Medical Malpractice	Massachusetts Bulletin No. 2020-08

State	Date Issued	Summary	Applicability	Link
		their professional license when they respond to the COVID-19 public health crisis, whether within Massachusetts or in another state.		
MA	3-30-2020	Creates Special Enrollment Period effective until May 25, 2020	Health	Massachusetts Bulletin No. 2020-09
MA	3-30-2020	Addresses Division of Insurance expectations regarding licensing, credentialing and prior authorizations during COVID-19 crisis.	Health	Massachusetts Bulletin No. 2020-10
MA	4-3-2020	Provides flexibility in the submission of certain regulatory filings during COVID-19 public health crisis.	All insurers	Massachusetts Bulletin No. 2020-11
MA	4-3-2020	Provides relief to individual insurance license holders in regard to extension of licenses, continuing education and licensing exams.	Producers, Adjusters, Brokers	Massachusetts Bulletin No. 2020-12
MA	4-9-2020	Addresses coverage for COVID-19 treatment and out-of-network emergency and inpatient reimbursement during COVID-19. This Bulletin modifies Bulletin 2020-02 regarding medically necessary Coronavirus treatment.	Health insurers	Massachusetts Bulletin No. 2020-13
MA	4-9-2020	Insurance FAQs During COVID-19 Public Health Crisis	Public Resource	Massachusetts Insurance FAQ Landing Page
MD	--	Maryland COVID-19 Insurance FAQ.	Public Resource	Maryland COVID-19 FAQ
MD	3-6-2020	Requires carriers to waive any time restrictions on prescription medication refills and authorize payment to pharmacies for at least a 30-day supply of any prescription medication, regardless of the date upon which the prescription medication had most recently been filled by a pharmacist. This will allow individuals to obtain	Health	Maryland Bulletin No. 20-05

State	Date Issued	Summary	Applicability	Link
		medications in advance of any quarantine. Copayments and deductibles may apply to the prescription medication refills, in accordance with the terms of the carrier's contract or policy.		
MD	3-10-2020	Requires carriers to waive cost sharing and imposes additional requirements with respect to prior authorization and other considerations regarding COVID-19 testing.	Health	Maryland Bulletin No. 20-06
MD	3-13-2020	Advises that a HCPCS code is available for laboratories to bill for certain COVID-19 tests.	Health	Maryland Bulletin No. 20-07
MD	3-16-2020	Permits title insurers to reschedule on-site review or audits for safety considerations.	Title	Maryland Bulletin 20-08
MD	3-18-2020	Informs consumers that global pandemics typically excluded from business interruption policies. Consumers advised to review specific terms of policies.	Business Interruption	Maryland Insurance Administration Advisory
MD	3-20-2020	Requests that insurers that issue travel insurance policies during the COVID-19 emergency in Maryland provide an option for consumers to purchase a Cancel For Any Reason waiver, or otherwise offer an option to purchase trip cancellation coverage that will reimburse non-refundable costs if the trip is cancelled due to COVID-19.	Travel	Maryland Bulletin No. 20-09
MD	3-20-2020	Encourages carriers to make reasonable accommodations so that individuals and businesses do not lose coverage for nonpayment of premium during the emergency. Reasonable accommodations may include suspension of premiums due, extension of billing due dates and	All Insurers	Maryland Bulletin No. 20-10

State	Date Issued	Summary	Applicability	Link
		premium grace periods, and waiver of installment and late payment fees.		
MD	3-23-2020	Encourages licensees to utilize remote claims handling technologies to the greatest extent possible. Prompt payment of know claim obligations should be a top priority.	All Insurers	Maryland Bulletin No. 20-11
MD	3-23-2020	Encourages all Property & Casualty insurers to consider making rate filings that provide temporary relief to insureds during this emergency. Filings may take the form of a premium discount for specific perils or coverages, or any other appropriate reduction in premium commensurate with reduced loss exposure.	Property & Casualty	Maryland Bulletin No. 20-12
MD	3-25-2020	Suspends the advance notice mailing requirements of §§ 27-613 and 27-614 regarding PPA notices of cancellation (other than for nonpayment), non-renewal, or premium increases for duration of state of emergency.	Property & Casualty	Maryland Bulletin No. 20-13
MD	3-26-2020	Notifies Maryland-domiciled insurers that provide premium grace periods to policyholders that they may request a permitted accounting practice to waive the Statutory Accounting Principle that requires an insurer to non-admit premium receivable assets over 90 days past due. The permitted accounting practice will be effective for the year 2020.	All Insurers	Maryland Bulletin No. 20-14
MD	3-30-2020	Advising that it is permissible for licensed title insurance producers to conduct remote	Title	Maryland Bulletin No. 20-16

State	Date Issued	Summary	Applicability	Link
		settlements in accordance with Governor's Order 20-02-30-04.		
MD	3-30-2020	Waives of in person requirement for notarization of documents in light of Governor's emergency order 20-02-30-04	All	Maryland SOS Guidance
MD	3-30-2020	Encourages private passage auto insurers to temporarily waive the commercial use exclusion for the duration of the emergency. Insurers may make an endorsement form filing with no filing fee that will be reviewed and approved, if possible, within 24 hours	Property and Casualty	Maryland Bulletin No. 20-15
MD	4-3-2020	Requests full cooperation of all property and casualty insurers with respect to policyholders' ability to meet contractual deadlines during pandemic, including claim reporting deadlines, sworn statements of proof, extension of time periods for additional living expenses, loss of use, and rental reimbursement; replacement cost payments, among other things.	Property and Casualty	Maryland Bulletin No. 20-17
MD	4-06-2020	The Insurance Administration notes that owners of multiple vehicles, including commercial fleets, may wish to put some vehicles out of service during the State of Emergency in order to discontinue coverage for those vehicles and save the attendant premium. Insurers are encouraged to work with policyholders to make these premium reductions without the return of tags.	Property and Casualty	Maryland Bulletin No. 20-18
MD	4-07-2020	Bulletin 20-19 addresses late payments of the quarterly estimated premium tax due April 15, 2020. Commissioner lacks authority to amend	All	Maryland Bulletin No. 20-19

State	Date Issued	Summary	Applicability	Link
		due date but will exercise his discretion to waive penalties and interest through June 1, 2020 if shown pandemic has impacted a company's ability to pay by deadline.		
MD	4-13-2020	MIA seeks full cooperation of all P&C insurers writing commercial policies with respect to accommodating policyholder requests for mid-term revisions based on COVID-19 related changes in payroll/revenue; waiving or reducing short-rate cancellation penalties; basing rating on pre-COVID data; and to refrain from attaching any adverse underwriting or pricing outcomes for insureds inquiring re BI coverage.	Property and Casualty	Maryland Bulletin 20-20
ME	3-20-2020	MIA requests full cooperation of all property and casualty insurers with respect to policyholders' ability to meet contractual deadlines during pandemic, including claim reporting deadlines, sworn statements of proof, extension of time periods for additional living expenses, loss of use, and rental reimbursement; replacement cost payments, among other things.	Health	Main Supplemental Order
ME	3-25-2020	Automatically extends certain CE compliance periods	Producers	Maine Guidance
ME	3-27-2020	Orders carriers, when requested by an employer, to suspend application of any group health plan contract provision that terminates coverage when an eligible employee is not longer actively employed.	Health	Maine Supplemental Order
ME	3-30-2020	Guidance to consumers regarding orders of commissioner with respect to health insurance	Consumers	Maine Consumer Guide

State	Date Issued	Summary	Applicability	Link
		related directives of the Insurance Superintendent		
ME	4-06-2020	Supplemental Order regarding deferral of premium deadlines for health plans to June 1, 2020.	Health	Maine Supplemental Order
ME	4-08-2020	Bulletin 443 advises carriers that COVID-19 may not be treated as a “substantial change in the risk” justifying policy termination or unilateral policy modification when the exposure to COVID-19 is coincidental to risks that the policy already covers.	Property and Casualty	Maine Bulletin 443
ME	4-15-2020	Superintendent will only require insurers that plan to implement COVID-19-related premium reductions or refunds to file either a rate or a form that is sufficient to notify the Superintendent of the adjustment. Insurers do not need to file these rates and forms before implementing a premium adjustment. The Superintendent encourages insurers to allow policyholders to self-audit and self-report changes in their exposure or risk profile and adjust premiums accordingly.	Property and Casualty	Maine Bulletin 444
ME	4-15-2020	Maine Bulletin 445 addresses temporary licensing for producers and related issues.	Producers	Maine Bulletin 445
MI	3-12-2020	Expands telemedicine and announces that a number of health insurers have agreed to waive cost sharing on COVID-19 testing and requesting President Trump to permit a Special Enrollment period for ACA.	Health	Michigan Press Release

State	Date Issued	Summary	Applicability	Link
MI	3-20-2020	Grants regulatory flexibility to insurers for remote board of director meetings, annual stockholder meetings, and annual form filing requirements related to hard copies that would otherwise require original (wet) signatures.	All Insurers	Michigan Bulletin No. 2020-08-INS
MI	3-24-2020	FAQ about virtual courses for continuing education.	Agents	Michigan FAQ on Insurance Continuing Education
MI	3-26-2020	Contains the 2020 form and rate filing requirements for medical plans.	Health	Michigan Bulletin No. 2020-09-INS
MI	3-26-2020	Contains the 2021 form and rate filing requirements for stand-alone dental plans.	Dental	Michigan Bulletin No. 2020-10-INS
MI	3-30-2020	Addresses essential insurance services outlined in Executive Order 2020-21.	All Insurers	Michigan Bulletin No. 2020-12-INS
MI	4-10-2020	Extends Bulletin 2020-12-INS through April 30,2020	All Insurers	Michigan Bulletin No. 2020-14-INS
MI	4-13-2020	Provides requirements for temporary producer licenses.	Producers	Michigan Bulletin No. 2020-15-INS
MI	4-13-2020	Encourages insurers to provide 60-day grace period to pay premiums and payment plans for back-due premium at end of grace period. Urges insurers to discuss policy options that may modify premium. Asks insurers to make adjustments to claim filing deadlines and procedures.	All Insurers	Michigan Bulletin No. 2020-16-INS
MI	4-13-2020	Provides temporary flexibility for regulatory filing deadlines.	All Insurers	Michigan Bulletin No. 2020-17-INS
MI	4-13-2020	Provides guidance to automobile insurers planning to issue refunds or premium waivers.	Auto	Michigan Bulletin No. 2020-18-INS

State	Date Issued	Summary	Applicability	Link
MN	3-13-2020	Encourages Minnesotans who have purchased travel insurance and who cancel their trip as a result of COVID-19 to review their policies to ensure that the costs will be covered.	Travel	Minnesota Consumer Alert
MN	3-13-2020	Asks that insurers limit/eliminate testing and treatment for COVID-19, keep provider networks up to date in anticipation of utilization increases, expand telemedicine, allow early refill of prescriptions, and provide access to information to enrollees regarding COVID-19.	Health	Minnesota Memorandum
MN	--	Provides general guidance, news releases and tips for various industries (including insurance) and consumers.	Public Resource	Minnesota Department of Commerce COVID-19 Update Webpage
MN	3-30-2020	Provides temporary, emergency relief to producers and adjusters in regard to March license renewals and insurance license reinstatements.	Producers and Adjusters	Minnesota Regulatory Guidance 20-01, 20-02, and 20-03
MN	3-30-2020	Order granting waivers and temporary extensions of certain requirements of the Department's licensed entities.	MN Domestic Insurers	Minnesota Regulatory Guidance 20-13
MN	3-30-2020	The Commerce Department is providing temporary, emergency relief in regard to March and April license renewals related to Third Party Administrator (TPA) license renewals	Third Party Administrators	Minnesota Regulatory Guidance 20-14A
MN	4-9-2020	Allows continuing education providers to convert in-person continuing education courses previously approved by the agency to webinars in an expedited fashion.	Producers	Minnesota Regulatory Guidance 20-15
MO	3-3-2020	Addresses a broad range of health insurance issues that may be affected by COVID-19	Health	Missouri Bulletin No. 20-03

State	Date Issued	Summary	Applicability	Link
		including telemedicine, testing, access to information, network adequacy, utilization review, access to prescription drugs and future use of immunizations.		
MO	3-24-2020	Considers all annual statement supplemental filings due on April 1, 2020 officially filed with the Department when filed electronically with the NAIC. For 2020, any requirements to send signed hard copies of annual statement supplemental filings to the Department are optional. All other filings normally filed via mail should be made electronically with an electronic signature in lieu of a signed hard copy while this bulletin is in effect. Bulletin is effective until May 15 unless otherwise extended.	MO Domestic Insurers	Missouri Bulletin No. 20-06
MO	3-26-2020	Addresses provision of services via telehealth for health carriers.	Health	Missouri Bulletin No. 20-07
MO	4-10-2020	Provides instruction for COVID-19 related SERFF filings pertaining to premium relief plans for personal and commercial lines of property and casualty insurance policies.	Property & Casualty	Missouri Bulletin No. 20-08
MO	--	Frequently asked questions pertaining to business interruption insurance.	Public	Missouri Consumer Alert: Business Interruption Insurance and COVID-19
MO	4-13-20	Provides requirements for temporary producer licenses.	Producers	Missouri Bulletin No. 20-09
MS	3-9-2020	FAQ addressing health insurance coverage for COVID-19 and travel insurance restrictions.	Health Travel	Mississippi Coronavirus FAQ
MS	3-16-2020	Addresses use of telemedicine and processing claims during COVID-19.	Health	Mississippi Bulletin No. 2020-1

State	Date Issued	Summary	Applicability	Link
MS	3-18-2020	States that Department's Woolfolk Building office in Jackson is closed to the public until further notice.	Department Operations	Mississippi Consumer Alert
MS	3-23-2020	With regard to commercial insurance policies rated using auditable exposure bases, including but not limited to payroll, sales, enrollment, attendance, occupancy rates, square footage or any other basis now impacted by the COVID-19 economic downturn, strongly encourages insurance companies to allow, when requested, mid-term audits, self-audits or other adjustments to rating bases thereby reducing the associated premium and more accurately reflecting annual exposure projections.	Property & Casualty	Mississippi Bulletin No. 2020-2
MS	3-25-2020	Places a 60-day moratorium on the cancellation/non-renewal of policies for the non-payment of premiums, effective March 24, 2020.	All Insurers	Mississippi Bulletin No. 2020-3
MS	--	Provides questions and answers regarding Bulletin 2020-3.	Public Resource	Mississippi Bulletin No. 2020-3 FAQs
MS	4-1-2020	Provides clarification of Bulletin 2020-3 regarding cancelations for non-payment during the sixty (60) day moratorium period.	All Insurers	Mississippi Bulletin No. 2020-4
MS	4-1-2020	Producers, adjusters and bail bondsmen whose CE compliance periods end in March, April, May, or June 2020, should timely contact the MID requesting an extension for completing CE requirements in order to meet license requirement for renewals.	Producers, Adjusters and Bailbondsmen	Mississippi Bulletin No. 2020-5

State	Date Issued	Summary	Applicability	Link
MS	4-7-2020	Provides relief for producer pre-licensing state examination	Producers	Mississippi Bulletin No. 2020-6
MS	4-14-2020	Provides regulatory flexibility regarding company licensing/registration, regulatory filing deadlines, electronic filings, and on-site examinations as a result of COVID-19	All Insurers	Mississippi Bulletin No. 2020-7
MT	3-17-2020	Announces that uninsured Montanans who receive a recommendation from a healthcare provider will be eligible to received coverage for COVID-19 testing and treatment.	Health	Montana Announcement
MT	3-18-2020	Expands access to telemedicine and encouraged health insurers to do the same.	Health	Montana Announcement
MT	3-26-2020	Requests flexibility in dealing with insureds, including flexible payment solutions, suspension of premium billing, and waiving premium late fees.	All Insurers	Montana Letter to Insurers
NC	3-10-2020	Directs the NC DOI to immediately work with health insurance plans operating in the state to identify any burdens for testing for COVID-19 as well as access to prescription drugs and telehealth services, as needed, in order to reduce cost-sharing (including, but not limited to, copays, deductibles, or coinsurance) to zero for all medically necessary screening and testing for COVID-19.	Health	North Carolina Executive Order No. 116
NC	3-10-2020	Reminds health plans of compliance requirements for operations under a state of emergency for purposes of obtaining extra prescriptions during a state of emergency or disaster. Persons may obtain one refill on a	Health	North Carolina Bulletin No. 20-B-04

State	Date Issued	Summary	Applicability	Link
		prescription if there are authorized refills and not contrary to the dispensing authority of the pharmacy. This authorization of extra prescriptions during this state of emergency in NC is valid for prescription medication requests within 29 days of the issuance of this Bulletin (issued 3/10/20), unless extended by an Order issued by the Commissioner.		
NC	3-12-2020	Requests insurers to identify and remove barriers to testing and treatment for COVID-19. The Department requests insurers that offer health benefit plans to NC residents to take the following immediate measures related to the potential impact of COVID-19: preparedness, information access, telehealth delivery of services, network adequacy and access to out-of-network services, prior authorization and cost-sharing requirements for COVID-19.	Health	North Carolina Bulletin No. 20-B-05
NC	3-19-2020	Agent services Division updates related to COVID-19.	Agents	North Carolina Memo
NC	3-24-2020	Urges insurers to consider the following actions: consistent with prudent insurance practices, 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. Insurers should also consider cancellation or non-renewal of policies only after exhausting other efforts to work with policyholders to continue coverage. In addition,	All Insurers	North Carolina Advisory

State	Date Issued	Summary	Applicability	Link
		the Commissioner is requesting 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.		
NC	3-24-2020	Requests that the governor determine that financial services, including insurance services, be deemed essential businesses that will remain open to the public throughout the COVID-19 health emergency when “Stay at Home” or “Shelter in Place” orders have been issued.	All Insurers	North Carolina Advisory
NC	3-26-2020	Informs insurers that if stay at home order issued Commissioner has requested insurance services be considered essential business.	All Insurers	North Carolina Advisory
NC	3-27-2020	Activates state of disaster automatic stay of proof of loss requirements, premium and debt deferrals.	All Insurers	North Carolina Order
NC	3-26-2020	Press Release: Commissioner urges North Carolinians to be on guard against scams related to coronavirus pandemic including fake “corona” insurance, cancelled health insurance, corona medicines and tests, senior scams, and bogus travel insurance.	Public	North Carolina Press Release
NC	3-27-2020	Provides specifics of state of disaster and automatic stay of proof of loss requirements such as insurers providing customers adversely affected in the disaster area specific relief of insured’s payment, submission of claims and other responsibilities. Encourages insurers to	All Insurers	North Carolina Bulletin No. 20-B-06 North Carolina FAQs Associated with Commissioner's Order and Bulletin 20-B-06 Issued on March 27, 2020

State	Date Issued	Summary	Applicability	Link
		review statutory requirements for proper implementation.		
NC	3-30-2020	Provides for state of disaster automatic stay of proof of loss requirements, premium and debt deferrals. Subdivisions (1) through (3) of NCGS § 58-2-46 are effective for this disaster in all 100 North Carolina counties. Compliance with the provisions of NCGS § 58-2-46 is required.	All insurance companies, premium finance companies, collection agencies, and persons subject to NCGS, Chapter 58	North Carolina Amended Order
NC	3-31-2020	The May 31st deadline for the submission of annual disclosure statements required of Continuing Care Retirement Communities is stayed for a period of 30 days until June 30, 2020. The Commissioner will continue to monitor the situation and may extend the deadline accordingly.	Continuing Care Retirement Communities	North Carolina Commissioner's Order Extending Deadlines
NC	4-3-2020	Addresses licensing and education of North Carolina resident producers and adjusters during COVID-19 pandemic	North Carolina resident producers and adjusters	North Carolina Memorandum
NC	4-9-2020	Recognizes discounts must be filed in advance and approved by the Department. Process developed to quickly allow carriers to legally offer discounts to help policyholders.	Auto	North Carolina Press Release
NC	--	Guidance for submitting COVID-19 filings for benefits to North Carolina Consumers including	Property and Casualty	North Carolina Notice

State	Date Issued	Summary	Applicability	Link
		offering policyholders dividends, savings, or unabsorbed premium deposit.		
ND	3-20-2020	Allows for expanded telehealth services in North Dakota as residents practice social distancing and medical facilities try to limit in-person visits to slow the spread of COVID-19.	Health All Insurers	North Dakota Executive Order No. 2020-5.1
ND	3-20-2020	Orders all state agencies to identify provisions of any regulatory statutes, agency orders or administrative rules that in any way prevents, hinders or delays the agency's ability to render maximum assistance or continue to deliver essential services to citizens during the pendency of the COVID-19 crisis. This order also requires state agencies to identify any statutory or regulatory requirements related to acquiring or renewing licenses or certifications essential for individual citizens and businesses providing services in this State.	Department Operations	North Dakota Executive Order No. 2020-07
ND	3-24-2020	Relaxes guidelines under HIPAA consistent with CMS guidance. Further, insurance carriers must start or continue to provide covered services via telehealth visits. Covered and excluded services are identified in the Bulletin. In addition to traditional telehealth services, carriers must expand telehealth under the CMS guidance and now offer coverage for e-visits and virtual check-ins.	Health	North Dakota Bulletin No. 2020-03
ND	3-25-2020	Encourages all personal auto insurers to temporarily extend coverage on a personal auto policy to include coverage when the insured is	Auto	North Dakota Bulletin No. 2020-4

State	Date Issued	Summary	Applicability	Link
		engaged in delivering food, medicine or other essential goods.		
ND	3-25-2020	The Company Licensing and Examinations Divisions will accept all filings electronically. All product and form filings should continue to be submitted via SERFF. If a company believes it may not be able to meet a regulatory deadline, it can contact the Department to discuss the possibility of a filing extension.	All Insurers Agents	North Dakota Bulletin No. 2020-5
ND	3-25-2020	Encourages social distancing with consumers during COVID-19 (Coronavirus) pandemic.	All Insurers	North Dakota Bulletin No. 2020-6
ND	3-25-2020	Extends CE reporting deadlines; however, CE reporting is not waived. Notwithstanding this reporting extension, the total CE requirements of not less than 24 hours of approved coursework must be completed for each 2-year reporting period. To promote social distancing during this public health crisis, resident producers and consultants are encouraged to complete their CE requirements via approved on-line courses. Although the <u>CE compliance</u> deadline is being extended for producers whose license expire March 31, 2020, the <u>producer license renewal</u> deadline remains March 31, 2020.	Agents	North Dakota Bulletin No. 2020-7
ND	3-30-2020	Urges all North Dakota insurers, producers, adjustors, and other persons licensed and authorized to transact the business of insurance within the state of North Dakota to provide flexibility and possible relief from certain insurance requirements to those North Dakota	All Insurers	North Dakota Bulletin No. 2020-8

State	Date Issued	Summary	Applicability	Link
		consumers and businesses that have been impacted by the COVID-19 pandemic.		
ND	--	Secretary of State guidance on use of remote online notarization	Public	North Dakota Secretary of State Guidance on Remote Online Notarization
ND	4-6-2020	North Dakota Insurance Department and insurance companies collaborate to benefit North Dakota residents	Insurance companies	North Dakota Press Release
ND	4-7-2020	North Dakota Insurance Commissioner encourages National Flood Insurance Program policyholders to take advantage of FEMA's grace period extension for renewing flood insurance policies	Flood insurance	North Dakota Press Release
NE	3-2020	Discusses different types of travel insurance and coverage for epidemics and pandemics.	Travel	Nebraska Consumer Alert
NE	3-2020	Discusses Department communications with the major health insurance carriers in Nebraska regarding coverage for COVID-19 and provided their responses. This document will be updated as the Department receives more responses from insurers.	Health	Nebraska Alert
NE	3-19-2020	States that neither CMS nor the State will 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.	Health	Nebraska Notice
NE	3-23-2020	Addresses producer licensing and education in light of COVID-19.	Agents	Nebraska Producer Licensing Notice

State	Date Issued	Summary	Applicability	Link
NE	3-23-2020	Provides telehealth written statement requirement and exception for emergencies.	Public Resource	Nebraska Telehealth Services Notice
NE	3-27-2020	Addresses permissibility for an insurer to relax certain requirements such as notice of loss requirements, premium payment provisions, and cancellation and non-renewal timeframes.	All Insurers	Nebraska Policyholder Accommodation Bulletin
NE	3-31-2020	Effective March 31, the Nebraska Department of Insurance will begin issuing temporary resident producer licenses.	Producers	Temporary Nebraska Resident Producer License Notice
NE	4-8-2020	Provides guidance regarding regulatory filing deadlines, electronic filings and electronic signatures, board and shareholder meetings, and on-site examinations.	All insurers	Nebraska Notice Addressing Insurer Compliance with Regulatory Requirements During Public Health Emergency
NE	4-9-2020	Addresses a number of issues surrounding telehealth coverage and reimbursement.	Health insurers	Nebraska Telehealth Questions and Responses
NH	3-10-2020	Directs all health carriers with respect to keeping consumers informed, testing for COVID-19 and treatment for initial diagnosis, site of service, telemedicine, network adequacy and access to out-of-network services, utilization review, and prescription refills.	Health	New Hampshire DOI Order Docket INS No. 20-016-AP
NH	3-18-2020	Temporary expansion of access to telehealth services to protect the public and health care providers	All health insurance carriers, all health benefit plans authorized under RSA 5-B, and New Hampshire Medicaid	New Hampshire Governor's Emergency Order No. 8

State	Date Issued	Summary	Applicability	Link
			coverage, including all Medicaid Managed Care Organizations	
NH	3-23-2020	Temporary authority to perform secure remote online notarization	Public	New Hampshire Governor's Emergency Order #11 Pursuant to Executive Order 2020-04
NH	3-24-2020	Authorizes producers and insurers to obtain electronic signatures when obtaining Title 37 mandated signatures. To the extent that obtaining an electronic signature is not practical considering the insurer's systems, the producer or insurer should document the need to obtain the signature and proceed to process the transaction. The Department expects that the producer or insurer will obtain the required signature after the COVID-19 situation subsides. The Department will not take regulatory action in regard to this signature issue against any producer or insurer that follows this methodology.	Property & Casualty	New Hampshire Bulletin Docket No. 20-021-AB
NH	3-26-2020	Provides guidance and extends certain deadlines to file certain financial statements and holding company statements	All Insurers	New Hampshire Bulletin Docket No. 20-022-AB
NH	3-26-2020	Advises that the insurance industry is considered essential and such business should remain open during this time.	All Insurers	New Hampshire Emergency Order # 17

State	Date Issued	Summary	Applicability	Link
NH	3-30-2020	Extends insurance producer licensing renewal deadlines	All resident and non-resident New Hampshire RSA 402-J insurance producers	New Hampshire Bulletin Docket No. 20-023-AB
NH	4-8-2020	Guidance on the implementation of the Governor's Emergency Order # 8 dated 3/18/2020 regarding telehealth services	All health carriers	New Hampshire Bulletin Docket No. 20-24-AB
NH	4-9-2020	Cost shares waived by major medical health insurers for COVID-19 treatment.	Health	New Hampshire Press Release
NH	4-10-2020	Consumer notice of right to conversion for employer sponsored life insurance plans. Reminds insurers of obligation to provide notice.	Life insurers	New Hampshire Press Release
NH	4-10-2020	Reminds carriers paybacks and credits require product filings. Creates expedited (one day) review of COVID-19 auto insurance payback and credit programs.	Auto	New Hampshire Bulletin 20-025-AB
NJ	3-10-2020	Advises carriers to refrain from imposing cost-sharing COVID-19 test and to waive any cost-sharing for medically necessary COVID-19 lab tests. Further advises carriers to take actions in the following areas: keeping consumers informed, network adequacy and access to out-of-network services, utilization management, providing telehealth medical advice and treatment, covering costs if immunization becomes available, expanding access to prescription drugs, ensuring emergency care,	Health	New Jersey Bulletin No. 20-03

State	Date Issued	Summary	Applicability	Link
		and medical bills for inadvertent out-of-network services.		
NJ	3-19-2020	Encourages regulated entities and individuals to take such actions as relaxing due dates for premium payments and insurance policy based loan payments, extending grace periods, waiving late fees and penalties, allowing forbearance with regard to the cancellation/nonrenewal of policies, allowing payment plans for premium payments, extending timeframes to complete property and automobile inspections, or undergo medical exams, and exercising judicious efforts to assist affected policyholders and work with them to make sure that their insurance policies do not lapse.	All Insurers	New Jersey Bulletin No. 20-04
NJ	3-20-2020	Encourages regulated entities and individuals to assist residents and businesses affected by disruptions due to COVID-19.	All Insurers	New Jersey Press Release
NJ	3-22-2020	Addresses the use of telemedicine and telehealth to respond to the COVID-19 pandemic.	Health	New Jersey Bulletin No. 20-07
NJ	--	COVID-19 and health insurance FAQs.	Public Resource	New Jersey COVID-19 Health Insurance FAQ Page
NJ	3-24-2020	Modifies external appeal application procedures for independent health care appeals program requiring external appeals be submitted by email.	Health	New Jersey Bulletin No. 20-08
NJ	4-9-2020	Creates emergency grace periods. Directs carriers to refrain from cancelling any policy or contract for nonpayment for a period of time, to exercise appropriate forbearance on collection	All insurers	New Jersey Executive Order No. 123

State	Date Issued	Summary	Applicability	Link
		documents, to amortize any unpaid payments and to refrain from seeking recoupment of any unpaid claims during the emergency period.		
NJ	4-10-2020	Requires emergency grace for non-APTC individual market policyholders of 60 days for and for APTC individual market policyholders a delay of the 90 day grace period by one month. Further directs carriers to not seek recoupment from policy holders for the cost of claims during this grace period.	Health (individual)	New Jersey Bulletin 20-11
NJ	4-10-2020	Carriers must deem all small employers with renewals occurring March through the emergency as eligible for renewal. State of emergency excluded for purposes of determining number of employees. Waives/relaxes “active work” and fulltime eligibility requirements. Requires 60 day grace period to any small employer upon request.	Health (small employer)	New Jersey Bulletin 20-12
NJ	4-10-2020	Carriers must deem all large employers with renewals occurring March through the emergency as eligible for renewal. Relaxes fulltime eligibility requirements. Requires 60 day grace period to any policy-holder that has been financially or physically impacted by COVID-19.	Health (large employer)	New Jersey Bulletin 20-13
NJ	4-10-2020	Directs insurers to provide 60 day grace period.	Health (Medicare sup)	New Jersey Bulletin 20-14
NJ	4-10-2020	Directs insurers to provide insureds who may be experiencing a financial hardship due to COVID-19 with at least a 90-day grace period to pay	Property and Casualty	New Jersey Bulletin 20-15

State	Date Issued	Summary	Applicability	Link
		insurance premiums so that insurance policies are not cancelled for nonpayment of premium.		
NJ	4-10-2020	Directs insurers to provide insureds who may be experiencing a financial hardship due to COVID-19 with at least a 90-day grace period to pay insurance premiums so that insurance policies are not cancelled for nonpayment of premium.	Life	New Jersey Bulletin 20-16
NJ	4-10-2020	Directs insurers to provide insureds who may be experiencing a financial hardship due to COVID-19 with at least a 90-day grace period to pay insurance premiums so that insurance policies are not cancelled for nonpayment of premium.	Insurance premium finance companies	New Jersey Bulletin 20-17
NJ	4-14-2020	SERFF message requesting all Property/Casualty companies to withdraw their pending rate filings. Similarly, the Department is declining to accept any new rate filings and therefore any newly submitted rate filing will be rejected. The Department will evaluate a resubmission of this, or any similar, rate filing at a yet-to-be determined point in the future. This does not apply to rate filings where ALL POLICYHOLDERS receive decreases.	Property and Casualty	Message available through SERFF
NM	3-11-2020	Directs the OSI to promulgate emergency regulations maximizing the available insurance coverage for New Mexicans suffering from COVID-19, pneumonia, or influenza, while simultaneously ensuring that medical costs do not create barriers to testing and treatment.	Health	New Mexico Executive Order No. 2020-04
NM	3-12-2020	Orders an emergency amendment to 13.10.13.12 NMAC, effective immediately, to declare	Health	New Mexico Order Docket No. 20-00016-RULE-LH

State	Date Issued	Summary	Applicability	Link
		presumptively unreasonable and prohibit any cost sharing requirement for the provision of health care services for COVID-19, pneumonia, influenza, or any disease or condition which is the cause of, or the subject of, a public health emergency.		
NM	3-12-2020	Requires insurers to furnish certain information and data regarding compliance with Bulletin 2020-004 to the Superintendent electronically beginning no later than 3-23-20, and on a continuous basis thereafter.	Health	New Mexico Notice of Inquiry and Order Docket No. 20-00015-COMP-LH
NM	3-12-2020	Requires insurer that has issued or provided an excepted benefits policy must provide to every NM resident named as insured, participant, member, beneficiary or certificate holder under the policy or plan a Notice advising that the coverage provided under their benefits plan or policy is limited in nature and may not provide financial protection for significant costs incurred for the diagnosis or treatment of COVID-19 related illness. The required notice must be mailed or e-mailed to each required recipient no later than 5:00 p.m. on 3/20/20. The Notice must also be provided to any prospective purchaser of an excepted benefits policy or plan described in the Notice on or after the effective date of the Order (3/12/2020). Failure to comply with this Order may result in a fine or other penalty including suspension or revocation of the	Health (Excepted Benefits)	New Mexico Notice and Order Docket No. 20-00017-COMP-LH

State	Date Issued	Summary	Applicability	Link
		insurer's Certificate of Authority pursuant to § 59A-5-26(A)(1) NMSA 1978.		
NM	3-13-2020	Notifies TPAs of Orders and emergency rules issued regarding COVID-19.	TPAs	New Mexico Letter to TPAs
NM	3-13-2020	Guarantees free COVID-19 testing and treatment for New Mexicans.	Health	New Mexico Press Release
NM	3-17-2020	Addresses Utilization and Reimbursement of Telemedicine During COVID-19 Public Health Emergency.	Health	New Mexico Bulletin No. 2020-005
NM	3-17-2020	Adds "disability-only insurance" to applicability for previous Order addressing excepted benefits policies.	Health (Excepted Benefits)	New Mexico Amended Notice and Order Docket No. 20-00017-COMP-LH
NM	3-20-2020	Requests all insurance companies to 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. Further 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 their insurance payments. This should include alternate methods of payment, such as online payments, to eliminate the need for in-person payment methods in order to protect the safety of workers and customers.	All Insurers	New Mexico Bulletin No. 2020-006
NM	3-23-2020	Closes all business and non-profit entities except those deemed essential due to COVID-19.	Public Resource	New Mexico Public Health Emergency Order

State	Date Issued	Summary	Applicability	Link
		(Insurance services are included in essential services).		
NM	3-27-2020	Provides guidance on NM public health emergency order closing all businesses and non-profit entities, noting insurance providers and title companies as essential business that may remain open provided the adhere to certain guidelines including social distancing.	All Insurers	New Mexico Bulletin No. 2020-007
NM	3-30-2020	Temporarily permits notarial acts through audio-visual technology under certain conditions	Public	New Mexico Governor's Executive Order 2020-015
NM	4-1-2020	Stays title insurance rate proceedings due to the COVID-19 pandemic	Title insurance	New Mexico Order on Unopposed Motion to Stay Rate Proceedings Due to COVID-19 Pandemic
NM	4-1-2020	Addresses short-term support of hospitals and providers during the COVID-19 public health emergency	All health insurers licensed in New Mexico	New Mexico Bulletin 2020-008
NM	4-6-2020	Extends emergency order to April 30, 2020	Public	New Mexico Amended Emergency Order
NM	4-6-2020	Warns of COVID-19 scams	Public	New Mexico Press Release
NM	4-8-2020	Guidance on medical malpractice requirements during COVID-19.	Medical Malpractice Insurers	New Mexico Notice
NM	4-10-2020	Recognizes auto carriers for giving policyholders money back.	Public	New Mexico Press Release
NV	3-17-2020	DOI offices are closed to walk-in traffic until further notice.	Department Operations	Nevada Notice
NV	3-18-2020	States that any hearing request will not be processed until the DOI reopens, and the statutory deadline for setting the hearing will be	All Insurers	Nevada Order

State	Date Issued	Summary	Applicability	Link
		tolled. All hearings currently scheduled or pending are continued.		
NV	--	Alert regarding COVID-19 related scams	Consumers	Nevada Consumer Alert Regarding Insurance Related Scams
NV	--	Notice regarding service of process procedure during Division of Insurance office closure	Service of Process	Nevada Notice Regarding Service of Process
NV	3-30-2020	Encourages all P&C carriers to consider the following relief for those Nevadans affected by the COVID-19 outbreak: Providing an extended grace period before cancellation of coverage; providing flexibility with due dates for premiums; waiving late fees and penalties; payment plans for premiums to avoid a lapse in coverage; and only cancel or non-renew if all other efforts are exhausted.	Property & Casualty	Nevada Statement Regarding Property & Casualty Market Due to COVID-19
NV	3-30-2020	Urges health carriers to provide relief to Nevadans affected by COVID-19. Areas described include: Premium concerns due to financial hardships, telehealth, preauthorization, group plans, and pharmacy.	Health Carriers	Nevada Statement Regarding Health Insurance Market Due to COVID-19
NV	3-30-2020	The Division expects the industry to continue to provide claim services and any and all consumer service support including clinical staff support for their fellow Nevadans. The Division also expects the industry will strive to perform all of their consumer service obligations using electronic means and using telework opportunities when available. The Division is using electronic means to renew licenses, provide virtual continuing education and expedite reviews of	All insurance carriers and insurance brokers and agents (collectively "the industry")	Nevada Statement from the Insurance Commissioner Due to COVID-19

State	Date Issued	Summary	Applicability	Link
		policy/product changes that the industry is bringing forth to address the changing market due to the current health crisis.		
NV	--	Through the end of April, 2020, the NRS 694C.310 requirement that a captive insurer's board of directors meet at least once each year in Nevada can be accomplished through the use of a telephonic meeting presided over by the Nevada resident Director. The need for this physical presence by all board members exception will continue to be monitored for periods beyond April.	Captive insurers	Nevada Notice Regarding the Statutory Requirement for Holding Board Meetings in State
NV	--	Addresses current closures, accommodations, and licensee updates	Producer and specialty licensing	Nevada Licensing Update Due to COVID-19 Emergency
NV	4-1-2020	Advises that licensing operations have <u>not</u> been reduced due to the state of emergency the Licensing Section continues to offer electronic means to renew licenses and provide virtual continuing education for all licensees to meet their statutory requirements in maintaining their license.	All Insurers and regulated entities	Nevada Statement
NY	3-10-2020	Requests assurance that regulated institutions have preparedness plans in place to address operational risk posed by COVID-19.	All Insurers	New York Industry Letter
NY	3-10-2020	Requests assurance that regulated institutions are identifying, monitoring, and managing the potential financial risk arising from the spread of COVID-19.	All Insurers	New York Industry Letter

State	Date Issued	Summary	Applicability	Link
NY	3-10-2020	Requests assurance that regulated institutions have preparedness plans in place to address operational and financial risk posed by the outbreak of COVID-19.	All Insurers	New York Guidance to DFS
NY	3-12-2020	Grants temporary relief to COVID-19 affected regulated entities and persons from certain requirements under the Banking Law, the Financial Services Law, and the regulations promulgated thereunder. Orders individuals that are employed by or working for regulated entities or persons and are conducting licensable activities from their personal residences or other temporary location due to the outbreak of COVID-19 to remain subject to the full supervision and oversight of such regulated entities and persons, and such regulated entities and persons shall maintain appropriate safeguards and controls, including but not limited to those related to data protection and cybersecurity, to ensure continued safety and soundness of such regulated entities and persons. Further, such individuals may not conduct licensable activities in person with members of the public at or from their personal residences.	All Insurers	New York Order
NY	3-13-2020	Directs health insurers to waive cost-sharing for novel coronavirus testing. Emergency regulation prohibits insurers from imposing cost-sharing, copayments, coinsurance, or annual deductibles for novel coronavirus diagnostic testing.	Health	New York Press Release

State	Date Issued	Summary	Applicability	Link
NY	3-15-2020	Instructs health plans to ensure that telephonic and video modalities are covered for telehealth when medically appropriate for the provision of services covered under a policy or contract, including Medicaid coverage.	Health	New York Insurance Circular Letter No. 6 (2020)
NY	3-16-2020	Announces special enrollment period for uninsured.	Health	New York Special Enrollment Press Release
NY	3-17-2020	Addresses cost sharing for testing, treatment and use of telehealth services for COVID-19.	Health	New York Emergency Regulation
NY	3-19-2020	Urges regulated entities to support consumers and business impacted by novel coronavirus (COVID-19), including payment accommodations, working with consumers to avoid non-renewal and cancellation, and flexibility regarding proof of death, disability, or other condition that triggers benefits under life insurance policies or annuity.	All Insurers	New York Insurance Circular Letter No. 7 (2020)
NY	3-19-2020	Continues temporary suspension and modification of laws relating to the disaster emergency including authorizing any notarial act to be performed using audio-video technology under certain conditions.	Public	New York Executive Order No. 202.7
NY	3-20-2020	Instructs insurers to suspend pre-authorization requirements to help hospitals meet increased demands for care due to COVID-19.	Health	New York Press Release
NY	3-20-2020	Advises that certain utilization review and notification requirements should be suspended for 90 days, subject to further evaluation as the COVID-19 situation develops.	Health	New York Insurance Circular Letter No. 8 (2020)

State	Date Issued	Summary	Applicability	Link
NY	3-21-2020	Provides information for insurers and providers for on coverage for telehealth services.	Health	New York Industry Guidance
NY	3-25-2020	Suspends the expiration of licenses for all individual producers for the next 60 days and waives any late fees resulting from, and accruing during, this suspension period. At the end of this 60-day period, all licenses that would have expired but for this extension will automatically expire unless the producer has submitted a license renewal application, including completion of all necessary continuing education credits, before that date. Further, suspends the requirement that a monitor be present to complete producer continuing education and pre-licensing course exams online during this 60-day period.	Agents	New York Insurance Circular Letter No. 9 (2020)
NY	--	Provides guidance on use of electronic signatures, transactions and filings with DFS.	All Insurers	New York DFS Guidance
NY	3-27-2020	Consumers experiencing financial hardship due to COVID-19 may defer paying life insurance premiums for 60 days; consumers and small businesses may defer paying premiums for property & casualty insurance for 60 days; health insurance special enrollment period	Life, Health, Property & Casualty Insurance; premium finance companies	New York Emergency Regulation
NY	3-31-2020	Provides guidance to notaries concerning Executive Order 202.7	Public	New York DFS Guidance
NY	3-31-2020	Continues temporary suspension and modification of laws relating to disaster emergency, including but not limited to: (1)	Life, Health, Property & Casualty	New York Legislative Executive Order 202.13

State	Date Issued	Summary	Applicability	Link
		extending the grace period for the payment of premiums and fees to 90 days for any life insurance policyholder or fraternal benefit society certificate holder facing a financial hardship as a result of the COVID-19 pandemic; (2) placing a moratorium on an insurer cancelling, non-renewing, or conditionally renewing any insurance policy for a period of 60 days; and (3) all instruments that are signed and delivered to the superintendent under the NY Banking Law and are required to be verified or acknowledged, may be verified or acknowledge by fax or electronic means.	Insurance; premium finance companies	
NY	4-3-2020	Provides guidance to producers regarding electronic delivery of notices pursuant to New 11 NYCRR § 229.5(b) and 3 NYCRR § 405.6(b)(4)	Insurance producers	New York DFS Guidance
NY	4-7-2020	Continues temporary suspension and modification of laws relating to the disaster emergency	Life, Health, Property & Casualty Insurance; premium finance companies	New York Governor's Executive Order No. 202.14
NY	4-7-2020	Provides guidance regarding delivery of notices pursuant to new 11 NYCRR §229.5(a) and 3 NYCRR §405.6(b)(3), attaches by link a copy of the model notices	Insurance companies and fraternal benefit societies	New York Guidance Model Notice for Notifying Holders of Life Insurance Policies, Annuity

State	Date Issued	Summary	Applicability	Link
				Contracts, or Fraternal Benefit Society Certificates Model Notice for Notifying Holders of Certain Property Casualty Insurance Policies
NY	4-7-2020	Requires individual and small group commercial health insurance plans to provide the following relief to consumers and businesses who can demonstrate financial hardship due to COVID-19: Defer payments of commercial health insurance premiums through June 1st, 2020 and continue paying claims during this period; waive late payment fees otherwise due, and not report late payments to credit rating agencies; and work with individuals to help them transition to new coverage, if appropriate.	Individual and small group health	New York Emergency Regulation
NY	4-13-2020	Guidance on cybersecurity awareness during COVID-19 pandemic	All regulated entities	New York Guidance
NY	--	Health Insurer FAQ/Guidance on Coverage Requirements for Novel Coronavirus (COVID-19)	Health	New York Emergency Regulation
NY	--	Property/Casualty Emergency Regulation FAQs	Property and Casualty	Property Casualty Emergency Regulation FAQs
NY	--	Coronavirus COVID-19 insurance deadline extensions and accommodations FAQs.	All insurers	New York Insurance Deadline Extensions and Accommodations FAQs
NY	--	Coronavirus COVID-19 insurance producer licensing FAQs	Producers	New York Insurance Producer Licensing FAQs

State	Date Issued	Summary	Applicability	Link
OH	3-11-2020	Unless a specific exclusion is applicable, requires travel insurance to cover such risks related to COVID-19 according to the terms of the policy. Health insurers should have customer service representatives and helplines readily available to provide helpful and accurate information to assist consumers with questions about the terms of their coverage with respect to COVID-19 related services.	Health Travel	Ohio Bulletin No. 2020-02
OH	3-20-2020	Addresses health insurance coverage flexibility for Ohio employees. Directs health insurers to take certain steps related to employee eligibility, grace periods for premium payments and continuation of coverage.	Health	Ohio Bulletin No. 2020-03
OH	3-20-2020	Directs Administrators to suspend pharmacy audits during this state of emergency.	Health TPAs PBMs	Ohio Bulletin No. 2020-04
OH	3-20-2020	States that emergency medical conditions under Ohio law include testing and treatment related to the COVID-19 and must be covered without preauthorization and must be covered at the same cost sharing level as if provided in-network.	Health	Ohio Bulletin No. 2020-05
OH	3-24-2020	Notifies insurers that they must suspend certain actions related to the expiration of a driver's license of a named insured or other covered family member.	Health	Ohio Bulletin No. 2020-06

State	Date Issued	Summary	Applicability	Link
OH	3-30-2020	Notifies insurers that they must provide insureds with at least a 60 day grace period to pay insurance premiums or submit information.	Health Insurers	Ohio Bulletin 2020-07
OK	--	Insurance questions and answers on COVID-19.	Public Resource	Oklahoma Insurance Department COVID-19 FAQ Page
OK	3-17-2020 4-6-2020	Asks health carriers to do a number of things related to testing and treatment of COVID-19 including review internal policies for business continuity, communicate effectively with insureds, waive cost sharing for testing, verify provider networks and waive barriers to treatment. Carriers are also required to extend premium grace periods to those who test positive and are unable to return to work to maintain coverage. The amendment created on April 6 th includes carriers shall suspend underwriting rules related to group participation minimum requirements that would normally cause a group policy to be canceled, additional information for pharmacy benefit managers and information for medical professional liability insurance.	Health	Oklahoma Bulletin No. LH 2020-02 Amended OK Bulletin No. LH 2020-02
OK	3-20-2020	Makes certain accommodations for Oklahoma licensed insurance professionals (producers).	Agents	Special Notice to Oklahoma Insurance Professionals
OK	3-20-2020 4-6-2020	Addresses P&C insurers regarding immediate measures to take related to the potential impact of COVID-19.	Health	OK Bulletin No. PC 2020-01 Amended OK Bulletin No. PC 2020-01

State	Date Issued	Summary	Applicability	Link
		<p>An amendment to the original bulletin was created on April 6th to include that all P&C carriers shall suspend all claims reporting deadlines for the duration of the emergency declaration and extend all policyholder rights or benefits related to deadlines until 90 days after the state of emergency ends.</p> <p>The amendment also includes information regarding medical professional liability insurance.</p>		
OK	3-26-2020	Addresses temporary producer and apprentice adjuster licensing process.	Health	Oklahoma Special Notice
OR	--	OR DOI FAQ page with information regarding which insurance companies have agreed to waive co-payments, co-insurance, and deductibles for their customers who need COVID-19 testing.	Public Resource	Oregon DOI Coronavirus FAQ Page
OR	3-25-2020	Requires all insurance companies to extend grace periods for premium payments, postpone policy cancellations and nonrenewals, and extend deadlines for reporting claims.	All Insurers	Oregon Emergency Order
OR	3-24-2020	OR DOI expects health insurance plans of all types to provide more health care services to their members through multiple telehealth platforms.	Health Insurers	Telehealth Guidance
OR	3-25-2020	Requires all insurance companies to extend grace periods for premium payments, postpone policy cancellations and non-renewals, and extend deadlines for reporting claims.	Health Insurers	Oregon Emergency Order

State	Date Issued	Summary	Applicability	Link
OR	3-25-2020	Provides general guidelines for health insurers should take during COVID-19.	Health Insurers	Oregon General Guidelines
PA	3-19-2020	Temporarily extends license renewal deadlines for licenses impacted by extenuating circumstances related to COVID-19. Department temporarily waives CE requirements for licensees who cannot meet requirements	Agents	Pennsylvania Notice
PA	3-19-2020	Notifies that Department will accept electronic filings and encourages electronic filing be sent (in addition to any paper filings). Department requests insurers and other licensees review the filing which they currently have pending and withdraw any that are not immediately necessary and hold any planned filings until further notice.	All Insurers	Pennsylvania Notice
PA	3-19-2020	Encourages insurers to consider the following action: consistent with prudent insurance practices, relaxing due dates for premium payments, extending grace periods, waiving late fees and penalties, and allowing payment plans for premium payments to otherwise avoid lapse in coverage.	All Insurers	Pennsylvania Notice
PA	3-31-2020	Warns and actions against licensees offering in-person sales during COVID-19.	Health Insurers	Warning on In-Person Sales
PA	3-31-2020	A bulletin regarding the guidelines for auto insurers during COVID-19.	Insurers	Notice 2020-07
PA	4-1-2020	Licenses expiring on March 31, 2020 will remain in active status until further notice.	Producers	Pennsylvania Insurance Department Website
PA	4-8-2020	Addresses the suspension of some licensing and regulatory requirements. The suspension of	Healthcare providers	PA Notice 2020-8

State	Date Issued	Summary	Applicability	Link
		these requirements allows individuals in the healthcare field with Pennsylvania licenses that are inactive or expired to apply for reactivation and immediately resume work within their scope of practice upon issuance of the reactivated license.		
PA	4-10-2020	Provides certain expectations to companies selling short term limited duration policies or excepted benefit policies. Asks issuers to identify and remove barriers to testing and treatment for COVID-19, and to assure that consumers with these policies are accurately informed of the limits of their policies both prior to and after purchase.	Issuers of Limited Benefit Policies	Pennsylvania Notice 2020-9
PA	4-13-2020	Addresses filing deadlines for a number of regulatory filings.		Pennsylvania Notice 2020-10
PA	4-13-2020	Encouraging premium finance companies 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. In addition, the Department is encouraging premium finance companies to waive or temporarily eliminate any delinquency or other charges that would ordinarily be permitted pursuant to 40 P.S. § 3309.	Premium finance companies	Pennsylvania Notice 2020-11
RI	--	Creates a special enrollment period until April 15 for Rhode Islanders seeking health coverage on HealthSource RI.	Health	Rhode Island Website

State	Date Issued	Summary	Applicability	Link
RI	3-19-2020	States Department not taking administrative action to enforce in person appraisal requirements for motor vehicle appraisals. Insurers must implement policy for remote appraisals in a nondiscriminatory manner.	Auto	Rhode Island Bulletin No. 2020-2
RI	3-19-2020	Extends all March 31, 2020 expiration dates to April 30, 2020. In person licensing exams suspended until April 30, 2020. Encourages the use of virtual CE.	Agents	Rhode Island Bulletin No. 2020-3
RI	3-25-2020	Requests health insurers to take certain steps to preserve insurance coverage during the COVID-19 emergency.	Health	Rhode Island Bulletin No. 2020-4
RI	3-25-2020	Triggers the emergency adjuster license statute under R.I. Gen. Laws § 27-10-8 and instructs insurers how to activate emergency adjusters.	Health	Rhode Island Industry Alert No. 2020-1
RI	4-6-2020	Clarifies that all insurance carriers should allow and pay for telemedicine services in accordance with guidance issued by the Office of Health Insurance Commissioner (OHIC)	Health	Rhode Island Bulletin No. 2020-5
SC	3-12-2020	Announces health insurance companies are waiving the cost sharing for testing.	Health	South Carolina DOI's Response to COVID-19
SC	3-19-2020	Extends Hurricane Dorian insurance claims data call deadline to Friday, May 15, 2020.	Property & Causality	South Carolina Notice
SC	3-25-2020	Advises all insurers that the Director of Insurance expects the insurance industry to work with those South Carolina citizens and businesses directly impacted to provide relief from certain insurance requirements including premium extensions, additional time for cancelations and non-renewals, waivers for limitations on out of	All Insurers	South Carolina Bulletin No. 2020-02

State	Date Issued	Summary	Applicability	Link
		network providers and increase use of telehealth.		
SC	4-2-2020	Subject to certain restrictions, the Department will issue temporary producer licenses to applicants meeting the requirements for licensure without requiring examination or fingerprinting for up to 180 days and will expire thirty days after the State of Emergency is lifted. Thirty day extension for license renewals is further extended ninety-days for all upcoming renewals, including March and April.	Insurers, producers, surplus lines brokers, bail bondsmen	South Carolina Bulletin 2020-03
SC	4-14-2020	Fraud alert, reports of scam marketing calls offering insurance products with free COVID-19 testing as bait to obtain personal information.	Public	South Carolina Fraud Alert
SD	--	South Dakota COVID-19 Resource page.	Public Resource	South Dakota Resource Page
SD	3-25-2020	Requests health carriers take the following through June 30, 2020: (1) <u>must</u> cover COVID-19 testing and associated office visit, urgent care, or emergency room charge at no cost to insureds; (2) should waive or expedite preauthorization requirement for COVID-19 testing or treatment; (3) should be prepared to expedite UR and appeal processes for COVID-19-related services; (4) strongly encouraged to expand availability of telehealth services and waive associated cost sharing; (5) urged to allow early refills on maintenance medications without additional authorization requirements; (6) recommended carriers allow access to out-of-network providers at in-network cost sharing if there is an	Health	South Dakota Bulletin No. 20-02

State	Date Issued	Summary	Applicability	Link
		inadequate number of in-network providers; (7) urged to make reasonable accommodations for premium payments prior to cancellation and refrain from cancelling coverage for individuals diagnosed with COVID-19; (8) carriers may elect to extend premium grace periods; and (9) urges providers to refrain from balance billing.		
TN	--	The Tennessee Department of Commerce & Insurance (TDCI) COVID-19 guidance page. Advises Department working remotely, encourages use of electronic filing, and provides points of contact by line of business/entity type.	Department Operations	Tennessee Guidance Page
TN	3-9-2020	Encourages health carriers to review internal processes for preparedness to address COVID-19 cases, waive cost shares for visits and testing for COVID-19, verify network adequacy to handle potential increase in the need for healthcare services, not use preauthorization as a barrier to access necessary for the treatment of COVID-19, made expedited formulary exceptions and report to the Department on the steps they are tweaking to respond along with any claims for COVID-19 testing.	Health	Tennessee Bulletin No. 20-02

State	Date Issued	Summary	Applicability	Link
TN	3-19-2020	Urges health insurance carriers to identify and remove any burdens to responding to COVID-19 and improve access to treatment options and medically necessary screen and testing for the virus. Carriers are urged to provide coverage for the delivery of clinically appropriate, medically necessary covered services via telemedicine. Urges carriers to not impose prior authorization requirements on medically necessary treatment delivered related to COVID-19 by in-network providers via telemedicine.		Tennessee Executive Order No. 15
TN	3-25-2020	Updates that TDCI working remotely, fully operational.	Department Operations	Tennessee Update

NEW MATERIAL HIGHLIGHTED

BULLETINS PROHIBITING CANCELLATIONS/NONRENEWALS

April 17, 2020 UPDATE

State	Date Issued	Summary	Applicability	Link
TN	3-25-2020	Requests carriers provide employers and individuals with as much flexibility as practicable during this period to maintain coverage including: explaining to consumers affected by COVID-19 options to maintain continuous coverage; explain existing grace periods that may allow policyholders to delay payments; elimination of late fees and installment fees; address concerns with the timing of premium payments in order to delay any cancellation of coverage for non-payment and collection activities.	All Insurers	Tennessee Bulletin No. 20-03
TN	3-26-2020	Requests carriers add delivery coverage to personal auto policies for restaurant employees engaged in delivering food on behalf of a restaurant impacted by mandated changes in restaurant operations. Riders will be approved based on this request within one business day. Also requests carriers allow a restaurant to retroactively add additional employees not previously named under a restaurants commercial liability policy if employee operating a vehicle covered by the policy. Carriers who provide commercial general liability coverage to a restaurant should notify their insureds that commercial automobile coverage is available if requested.	Auto Property & Casualty	Tennessee Bulletin No. 20-04

State	Date Issued	Summary	Applicability	Link
TN	4-3-2020	Encourages premium finance companies and carriers to facilitate grace periods.	Premium Finance Companies Insurance Carriers	Tennessee Bulletin C-20-1
TN	4-13-2020	Companies still required to make electronic filings, however, if requested extensions of 30-60 days may be provided. Provides list of filings types and period of potential extension.	All insurers	Tennessee Bulletin 20-06
TX	--	COVID-19 Texas Department of Insurance Resource page.	Public Resource	Texas Department of Insurance Resource Page
TX	3-11-2020	Asks health insurers operating in Texas to waive costs associated with COVID-19 testing and telemedicine visits, waive penalties or restrictions on claim denials for necessary out-of-network services, waive requirements for	Health	Texas Bulletin No. B-005-20

State	Date Issued	Summary	Applicability	Link
		preauth and medical necessity reviews and allow extra time for health providers to file claims.		
TX	3-17-2020	<p>Waives certain regulations relating to telemedicine care.</p> <p>Emergency rule relating to telemedicine care for patients with state-regulated insurance plans to help doctors across Texas continue to treat their patients while mitigating the spread of COVID-19. The rule further expands coverage for medical services or consultations by phone.</p> <p>Texas Medical Board guidance further allows physicians and other health-care professionals to use phone consultations to establish a physician-patient relationship.</p>	Health	<p>Texas Waiver Announcement</p> <p>Texas COVID-19 Emergency Rule</p> <p>Texas Telemedicine Emergency Rule FAQ</p> <p>Texas Medical Board Press Release</p>
TX	3-19-2020	Update from Department on efforts related to COVID-19. Coordinating with several state agencies on minimizing potential regulatory burdens including easing agent and adjuster licensing requirements and claim related deadlines. Website also provides list of office emails for help with pending filings and questions.	All Insurers	Texas Update on COVID-19 and Department Efforts
TX	3-23-2020	Declares COVID-19 pandemic a disaster under Tex. Ins. Code § 542.059(b). Extends the state's prompt payment laws and claims handling deadlines for 15 days. Urges carriers to work with policyholders who may experience financial	All Insurers	Texas Bulletin No. B-0007-20

State	Date Issued	Summary	Applicability	Link
		hardship due to COVID-19 to use grace periods for payments, temporary suspension of premium payments, payment plans, and other actions to allow continuing insurance coverage as appropriate. 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. The term "suspension" is not intended to mean the forgiveness of the premium.		
TX	3-24-2020	Waives certain licensing requirements for agents and adjusters. Department will issue temporary agent licenses without required testing or additional fees. All training can be completed online and fingerprints can be submitted later. Extends licenses set to expire in March and April for two months and waives fees.	All Insurers Agents Adjusters	Texas Bulletin No. B-0008-20 Texas FAQ Re Texas Bulletin No. B-0008-20
TX	3-25-2020	Posting of updated financial filing chart. Allows filings to be submitted without payment, sworn statements, affidavits, notarization or fingerprints.	All Insurers	Texas Bulletin No. B-009-20
TX	3-25-2020	Extends deadline for escrow audit reports for 45 days. Allows single signature, as opposed to two for escrow checks.	Title Escrow Officers	Texas Bulletin No. B-0011-20
TX	3-25-2020	Permits escrow checks to be signed electronically if standards and requirements of UETA are met. Checks signed electronically must have two signatures and one of the signatures must be	Title Title Agents	Texas Bulletin No. B-0013-20

State	Date Issued	Summary	Applicability	Link
		from an escrow officers. Texas Bulletin B-0011-20 which allows for a single signature does not apply to electronic signatures except for offices with four or fewer employees.	Escrow Officers	
TX	3-27-2020	Posting of modified filing chart for managed care quality assurance filings. Instructions entities to submit all filings electronically with electronic signatures and without sworn statements, affidavits, or notarization.	Life Health URA/IRO	Texas Bulletin No. B-0014-20
TX	3-27-2020	Instructs providers that cannot meet claims submission deadlines to notify TDI. List will be made of available to all health plans of list of providers that have submitted notice. Such certification will toll claims filing deadline.	Health	Texas Bulletin No. B-0015-20
TX	3-30-2020	Expedites approvals for property and casualty filings that provide additional coverage or relief to policyholders during COVID-19 outbreak.	Property and Casualty Insurers	Texas Notice
TX	3-31-2020	Encourages issuers of alternative health plans to waive cost shares for COVID-19 testing and cover the full cost of the test, waive consumer cost share and facilitate use of telemedicine, cover necessary medical equipment and supplies, waive penalties and restrictions for necessary out-of-network services, allow extra time for providers to file claims, authorize pharmacies for up to a 90 day supply of prescription medication for individuals and waive cost share for qualifying preventative services under the CARES Act. Issuers of alternative health plans should further	Alternative Health insurers	Texas Bulletin B-0016-20

State	Date Issued	Summary	Applicability	Link
		develop consumer materials to explain coverage for COVID-19 and report their actions to TDI.		
TX	4-1-2020	TDI expects EPOs and HMOs to comply with Federal law requirements and that coverage for COVID-19 testing should be provided with no cost-share, regardless of network status of provider or lab and regardless of whether the testing is done on an emergency basis.	Health Insurers offering EPOs and HMOs	Texas Bulletin B-0017-20
TX	4-1-2020	Requires health insurers to extend established prior authorization approvals for 90 days to drugs prescribed under the authority of a licensed health professional (excluding controlled substances), to pay for an additional one-time 90 day supply of any drug that is covered or required to be covered as prescribed under the authority of a licensed health care provider regardless of date on which the prescription has most recently been refilled and when no in-network pharmacy is available to timely dispense such drug, an enrollee is liable for the in-network cost share. Health plans further must make alternative drugs available on formulary or in the same preferred tier when a on-formulary or preferred drug is unavailable due to shortage or lack of distribution. No preauthorization may be required for alternative drug when same active ingredients and yields the same therapeutic effect. The health plan may direct an enrollee to another pharmacy or a particular mail-order pharmacy for such	Health Insurers	Texas Emergency Rule 28 TAC 35.2

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		alternative drug but may not require the enrollee to travel more than 30 miles one way or visit multiple pharmacies. Waives any requirement for consumer signature unless required by other law.		
TX	4-8-2020	Rules are being developed to implement Texas Insurance Code Chapter 831 relating to corporate governance and annual disclosure. Insurers and HMOs not required to file disclosure this year. An insurer or HMO that is part of an insurance group, and has a lead state other than Texas, should check their lead state's filing requirements.	Insurers and HMOs domiciled in Texas	Texas Bulletin B-0018-20
TX	4-15-2020	Encourages insurers to conduct midterm premium audits or allow self audits if requested by policyholders and make adjustments to reduce premium as appropriate. Such audit does not replace a final audit as permitted or required by the policy.	Property and Casualty	Texas Bulletin B-0020-20
VT	3-17-2020	Directs insurers to make at least 30 day supply of medication available to members refilling prescriptions. It further encourages insurers to make available larger than 30-day supply when appropriate.	Health	Vermont Bulletin No. 210
VT	3-18-2020	Directs insurers to suspend all routine provider audits.	Health	Vermont Bulletin No. 210 (Revised)
VT	3-19-2020	Urges health insurers to expand coverage and reimbursement of telemedicine services including audio-only telephone, e-mail, and fax	Health	Vermont Memorandum

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		where clinically appropriate, and apply same cost-share as in person visit.		
VT	3-20-2020	Relaxes provider credentialing requirements in order to facilitate the reimbursement through commercial insurance during the State of Emergency for health care services provided by physicians or other health care professionals who hold an equivalent license in another State.	Health	Vermont Emergency Rule No. H-2020-01-E
VT	3-30-2020	Requires health insurers to provide coverage for clinically appropriate health care services delivered remotely through telehealth or audio-only telephone on the same basis as in-person consultations and without member cost-sharing, waives compliance with HIPAA consistent with federal law.	Health	Vermont Reg. H-2020-02-E
VT	4-14-2020	Expands health insurance coverage and waives limit cost-sharing requirement directly related to COVID-19 diagnosis, treatment and prevention for fully funded insurance plans. Applies retroactively to a date no later than March 13, 2020.	Health	Vermont Emergency Regulation H-2020-03-E
WA	--	Office of the Insurance Commissioner Washington State COVID-19 guidance page.	Public Resource	Washington State Guidance Page
WA	--	Announces special enrollment period for qualified individuals without insurance through April 8, 2020.	Health (Washington Exchange)	Washington Notice
WA	3-24-2020	Expands coverage to provide additional telehealth including telephone and video chat tools, requires all medically necessary diagnostic testing for flu and certain other viral respiratory	Health	Washington Emergency Order No. 20-02

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		illnesses billed during a provider visit for COVID-19 be covered with no cost-share and requires drive up testing sites for COVID-19 be treated as provider visit with no cost-share. Requires 60 day grace period for payment of premiums for all individual and group health plans (other than QHPs purchased by individuals receiving APTC).		
WA	3-25-2020	Requires carriers to provide grace period for policyholders to pay insurance premiums, waive fees related to any late payments and to only cancel policies for nonpayment of premium upon written request by the policyholder. Effective March 25, 2020-May 9, 2020.	Property & Casualty	Washington Emergency Order No. 20-03 FAQ on Washington Emergency Order No. 20-04
WA	3-27-2020	Urges insurers to extend automobile insurance coverage for personal delivery drivers to aid people temporarily assigned this duty. Endorsement filings will be expedited and approved.	Auto	Washington Notice
WA	4-3-2020	Requires grace period of 60 days for all stand-alone dental plans certified by the Washington Health Benefit Exchange. Further clarifies Washington Emergency Order no. 20-03, dental health insurers are responsible for paying claims for all covered services during the first 30 days. Order is in effect until May 23, 2020.	Health and dental	Washington Emergency Order No. 20-04
WA	4-3-2020	Warns of coronavirus scams and attempts to defraud.	Public	Washington Notice

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WA	4-7-2020	Urges insurers to consider refunding auto insurance premiums to their policyholders since most driving is less. Insurers that want to refund premiums for a specific period must submit a rate filing. Review for approval will be expedited.	Auto	Washington Notice
WA	4-9-2020	Encourages health insurers to work with employers who want to keep their employees on their health plans and expedites review of any changes to eligibility requirements.	Health	Washington Notice
WA	4-14-2020	Urges Congress to reinstate federal reinsurance program to reduce the rise of health insurance premiums.	Public	Washington Notice
WI	3-6-2020	Instructs health plans to take immediate measures relating to potential impact of COVID-19 including preparedness, information access, testing and waiver of cost shares, telehealth delivery, network adequacy, utilization review and information sharing.	Health	Wisconsin Bulletin
WI	3-15-2020	Guidance regarding and flexibility with annual meeting requirements and filing deadlines.	All Insurers	Wisconsin Bulletin
WI	3-19-2020	Allows for the delivery of currently approved classroom courses via webinar without having to re-file courses. Attestation form available.	Agents	Wisconsin Letter
WI	3-20-2020	Encourages insurers to offer flexibility to insureds who are incurring economic hardship. This flexibility can include offering non-cancellation periods, deferred premium payments, premium holidays and acceleration or waiver of underwriting requirements. Filings that	All Insurers	Wisconsin Bulletin

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		are deemed approved if not disapproved within a certain period of time are hereby disapproved. This disapproval is preliminary and the filing will continue to be reviewed to determine if a final disapproval or approval is warranted. Before filing request for an extraordinary dividend review to ensure appropriate in light of the expected economic impact of the COVID-19 pandemic. Extraordinary dividends that were calculated and approved prior to the COVID-19 pandemic may be rejected. Reminds insurers to contact Commissioner if unable to meet any filing deadlied as required by law or the Commissioner.		
WI	3-23-2020	Orders insurers to not deny a claim under a personal auto policy solely because the insured was engaged in delivering food on behalf of a restaurant impacted by the restaurant closure. Orders all insurers who provide commercial general liability coverage to a restaurant to notify their insureds that hired and non-owned auto coverage is available if requested. If the insured restaurant requests hired and non-owned auto coverage, the insurer shall, either through a rider or stand-alone policy, provide this coverage to any insured restaurant.	Auto Property & Casualty	Wisconsin Bulletin
WI	3-26-2020	Encourages health insurers to make available the option of maintaining coverage under a group insurance plan for employees working fewer	Health	Wisconsin Bulletin

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		than 30 hours to those employers who wish to do so. Further encourages health insurers to provide the option of continuing dental, vision, and prescription drug benefits when offered as a separate policy.		
WI	3-31-2020	Requests healthcare liability insurers work to remove barriers to issuing timely medical malpractice coverage to providers who begin engaging in telemedicine services including providing coverage for telemedicine under the same terms for providers as if they were providing services in-person. Requests medical malpractice carriers further work with providers in Wisconsin on a temporary license to provide necessary medical malpractice insurance coverage in a timely fashion.	Medical Malpractice Insurers	Wisconsin Notice FAQ Excess Medical Malpractice Coverage Through Injured Patients Compensation Fund
WI	4-09-2020	Reminds those who have lost employer coverage that they may be eligible for a special enrollment period or Badgercare.	Consumers	Wisconsin Press Release
WV	3-13-2020	Requests assurance that insurers have continuity of operations and preparedness plans to address operational risks and that they are identifying, monitoring and managing the financial risk posed by COVID-19. Requires foreign carriers to submit a response to the Commissioner within 20 days, describing plans of preparedness to manage risk of disruption to operations and financial risk. Domestic carriers will receive separate guidance specifically targeted to them.	All Insurers	West Virginia Bulletin No. 2020-04

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WV	3-13-2020	Requires insurers to cover an additional one-time early refill of any necessary prescriptions to ensure individuals have access to their necessary medications. For maintenance meds, insurers must permit insured to obtain a 90-day supply upon refill. Insurers to make formulary exceptions, encourage the use of mail order and allow temporary use of out-of-network pharmacies in the case of shortages.	Health	West Virginia Bulletin No. 2020-05
WV	3-13-2020	Declares an insurance emergency in the state of West Virginia and orders insurers and other regulated entities to continue to adjust claims as expeditiously as possible during the emergency, utilize all possible methods of adjusting claims remotely, and strive to meet the normal time frames.	All Insurers	West Virginia Insurance Emergency Order
WV	3-17-2020	Issues temporary producer license to applicants for producer license on a case-by-case basis without requiring testing or fingerprints.	Agents	West Virginia Bulletin No. 2020-06
WV	3-18-2020	Extends state of insurance emergency and instructs insurers to consider difficulties experience or to be experienced with respect to collection of premiums, cancellations, nonrenewal, claim documentation, rates charged and other policy requirements such as notification of hospital admission or prior authorization requirements and limitations on drug refills. Insurers must not issue a cancellation notice or nonrenewal notice pertaining to insurance policy, plan or contract if the reason is	All Insurers	West Virginia Emergency Order No. 20-EO-02

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		a result of circumstances stemming from COVID-19. Encourages insurers to be flexible with respect to payment arrangements recognizing the obligation to pay premiums is not excused.		
WV	3-24-2020	Allows for the application, appointment and authorization of emergency insurance adjusters for 120 days unless extended for an additional 90 days.	All Insurers	West Virginia Emergency Order No. 20-EO-04
WV	3-26-2020	Clarifies Emergency Order 20-02 that required insurers not issue a cancellation notice or nonrenewal notice pertaining to any insurance policy if result of adverse circumstance resulting from COVID-19, does not prohibit the cancellation or nonrenewal of all insurance policies and does not apply to insureds who were already delinquent. Further, Emergency Order 20-02 does not excuse insured from the obligation to pay premium. Cautions against fraud related to COVID-19 and reminds that such fraud must be reported. Requests for extraordinary dividends should include an actuarial analysis of that extraordinary dividend request and the insurers' capital requirements to determine if that request is appropriate in light of the expected economic impact of COVID-19. Suspends on-site examination work and administrative hearings that are non-essential or is contrary to directives to limit gatherings. Currently not extending deadlines for health	All Insurers	West Virginia Bulletin No. 20-07

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		insurers to file annual grievance report April 1, 2020.		
WV	3-26-2020	Directs insureds to contact broker, agent or insurance company regarding the availability, if any, of business interruption coverage for COVID-19 and prohibits insurers from reporting negative claims activity or claim denial when an insured contact the company, agent or broker to inquire about business interruption coverage for COVID-19 under its policy.	Property & Casualty	West Virginia Bulletin No. 20-08
WV	3-27-2020	Permits pharmacies to deliver prescription via mail delivery or other home delivery method. Prohibits health insurers from enforcing contractual terms with pharmacies that prohibit mail delivery or other home delivery method or refusing to pay for such prescriptions.	Health	West Virginia Emergency Order No. 20-EO-05
WV	4-1-2020	Advises West Virginians who have lost their jobs or been furloughed on resources that may provide health insurance coverage or assistance including COBRA, special enrollment periods under the ACA and Medicaid/	Consumers	West Virginia Bulletin No. 20-10
WV	4-3-2020	Allows those individuals engaged in the business of insurance to leave their residences to provide any service or perform any work necessary to operate and or maintain essential business or operations but prohibits any door to door/in-home insurance activity or transactions during this State of Emergency unless they are servicing or conducting another essential transaction regarding a current policy, engaging in the door-	All insurers, underwritings, agents, brokers and related insurance claims and agency services	West Virginia Emergency Order 20-EO-06

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		to-door/in-home activity at the request of the policyholder; such policy servicing or other essential transaction cannot be accomplished electronically or remotely and the door-to-door/in-home transaction is to be done only with the use of personal protective equipment and appropriate social distancing.		
WY	3-11-2020	Instructs health insurers to waive any cost-sharing for visits and laboratory diagnostic testing for RSV, influenza, respiratory panels test and COVID-19. Encourages health insurers to liberalize telehealth benefits. Requests health plans to report COVID-19 coverage plans as soon possible but no later than March 18, 2020.	Health Insurers	Wyoming Bulletin 20-01

NEW MATERIAL HIGHLIGHTED

BULLETINS PROHIBITING CANCELLATIONS/NONRENEWALS

April 17, 2020 UPDATE