

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
AK	3-3-2020	Department expects health insurers to provide for early refills or replacements of lost or damaged medications while the potential for quarantine related to COVID-19 is high. Also addresses expectations for claims handling and utilization review procedures as well as increases in member communication.	Health	Alaska Bulletin No. 20-03
AK	3-6-2020	Requires health insurers to waive cost-sharing for medically-necessary lab diagnostic testing for	Health	Alaska Bulletin No. 20-04

¹ “Agents” include “producers” where applicable.

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AK	3-20-2020	<p>RSV, flu, respiratory panel tests, and COVID-19. Asks health insurers to waive cost-sharing for office and urgent care visits for such testing for both in-network and out-of-network providers, facilities, and labs. Encourages health insurers to "liberalize" telehealth benefits during this time.</p> <p><u>Modified</u> by Bulletin 20-09, which states that respiratory panel tests are <u>no longer</u> subject to the zero cost-sharing requirement. Further provides that HDHPs will not lose that status merely because they cover cost of testing for COVID-19.</p>		Alaska Bulletin No. 20-09 (modifies Alaska Bulletin No. 20-04)
AK	3-16-2020	<p>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 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.</p>	All Insurers	Alaska Bulletin No. 20-06
AK	3-17-2020	<p>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</p>	Health	Alaska Bulletin No. 20-07

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		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.		
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 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.	Property & Casualty	Alaska Bulletin No. 20-10
AK	3-25-2020	Adds "cardio-respiratory failure and shock, including respiratory distress" as a covered	Health	Alaska Regulatory Order No. R20-03

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		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).		
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 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.	Health	Alaska Bulletin No. 20-11
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	Health TPAs	Alaska Bulletin No. 20-12

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		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 (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.		
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	Health	Arizona Executive Order No. 2020-07

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		of telemedicine for duration of public health emergency.		
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
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

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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
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	Agents	Arkansas Bulletin No. 11-2020

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		for failure to submit renewal application or fees and extending final renewal date for 60 days.		
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 services provided through telemedicine (Ark. Code § 23-79-1602(c) and (d)).	Health	Arkansas Bulletin No. 13-2020
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	Health (Potentially)	California Emergency Proclamation

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		of monitoring, investigation and control, and treatment and coordination of care.		
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	3-18-2020	Requests insurance companies to provide insureds with a minimum 60-day grace period to pay insurance premiums so that policies are not cancelled for nonpayment of premiums. All insurance agents, brokers, and other licensees who accept premium payments on behalf of insurers are requested to take steps to ensure customers have the ability to make prompt insurance payments.	All Insurers	California Notice
CA	3-18-2020	Requires health insurers to submit a notification describing how the insurer is communicating with potentially impacted insureds, and summarizing the actions the insurer has taken (or is in the process of taking) to ensure that the health care needs of insureds are met. The notification must include information demonstrating insureds have access to medically necessary health care during the outbreak, including: (1) policies concerning suspending prescription fill or refill limitations, waiving charges for home delivery, and other means of removing barriers to prescription drug access; (2) how the insurer is complying with the March 5	Health	California Notice

State	Date Issued	Summary	Applicability	Link
		Bulletin regarding screening and testing; (3) how the insurer is providing displaced insureds with access to medically necessary health services; (4) the insurer's plan to maximize the use of telehealth services including waiving or expediting any network provider credentialing, certification, or pre-authorization requirements; (5) the insurer's plans for communicating with insureds regarding care options during this time; and (6) the insurer's contingency plan for minimizing disruption in member operations and continuing essential business operations for areas subject to shelter-in-place orders.		
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	Encourages all insurance companies and other Department licensees to take steps as necessary to maintain their ability to process and pay insurance claims and provide other required consumer services in a reasonable and timely manner.	All Insurers	California Notice
CA	3-20-2020	Provides guidance on "essential businesses" and insurance. Encourages insurers to continue	All Insurers	California Notice

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		providing as many core insurance functions as possible during the pendency of the COVID-19 pandemic.		
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
CO	3-9-2020	Directs health insurance carriers to take the certain actions related to COVID-19 with respect to telehealth, prescription refills and cost sharing related to testing.	Health	Colorado Insurance Bulletin No. B-4.104
CO	3-17-2020	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 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.	Health	Colorado Emergency Regulation No. 20-E-01
CO	3-19-2020	Allows for a special enrollment period for enrollment in an individual health benefit plan	Health	Colorado Emergency Regulation No. 20-E-02

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		for a period of 15 days beginning March 20, 2020 until April 3, 2020.		
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 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	Health	Colorado Insurance Bulletin No. B-4.105

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		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.		
CO	3-27-2020	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 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.	Property & Casualty	Colorado Insurance Bulletin No. B-5.38
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

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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-insured health insurance providing telehealth services to patients.	Health	Connecticut Executive Order No. 7G
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

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DC	--	The Department is currently conducting business via telework. Individuals who would like to file 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.	Department Operations	DC Department of Insurance General
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
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
DE	3-24-2020	Requires that insurers cease cancellations or nonrenewals of insurance policies due to nonpayment throughout the duration of the	All Insurers	Delaware Governor's Emergency Declaration 3-24-2020

State	Date Issued	Summary	Applicability	Link
		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.		
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
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

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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 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.	All Insurers	Florida Informational Memorandum No. OIR-20-04M
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

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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
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	Health	Georgia Directive No. 20-EX-7

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		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.		
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-sponsored, the bulletin references the March 20, 2020 directive to all health insurers to refrain from canceling health policies for non-payment.	Health Public Resource	Georgia Bulletin No. 20-EX-5
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
ID	--	The Idaho Official Government Website is the state's resource for COVID-19 news.	Public Resource	Idaho COVID-19 Resource

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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
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

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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	3-25-2020	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
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	All Insurers	Indiana Bulletin No. 252

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		for producers. Reminds health insurers that they 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.		
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
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	Auto	Kentucky Notice

State	Date Issued	Summary	Applicability	Link
		behalf of a business impacted by the closures necessitated by the Governor's Executive Order.		
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
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 authorization requirements, imposes liberalization of certain prescription drug coverage, and encourages timely utilization review.	Health TPAs	Louisiana Emergency Rule 36

State	Date Issued	Summary	Applicability	Link
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
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

State	Date Issued	Summary	Applicability	Link
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 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.”	Health	Massachusetts Executive Order
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	Medical Malpractice	Massachusetts Bulletin No. 2020-08

State	Date Issued	Summary	Applicability	Link
		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 their professional license when they respond to the COVID-19 public health crisis, whether within Massachusetts or in another state.		
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 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.	Health	Maryland Bulletin No. 20-05
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

State	Date Issued	Summary	Applicability	Link
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 premium grace periods, and waiver of installment and late payment fees.	All Insurers	Maryland Bulletin No. 20-10
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	Property & Casualty	Maryland Bulletin No. 20-13

State	Date Issued	Summary	Applicability	Link
		nonpayment), non-renewal, or premium increases for duration of state of emergency.		
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
ME	3-12-2020	Addresses health insurer directives for coverage and testing of COVID-19, immunizations, emergency care, network adequacy, telehealth, access to prescription drugs, and utilization review. Notes that travel insurance has taken on particular importance at this time, and travel insurers are reminded that policies must provide full coverage for all covered risks arising out of COVID-19 exposure and infection, subject only to such lawful exclusions as are clearly stated in the policy and agreed to between the insurer and the insured.	Health Travel	Maine Bulletin No. 442
ME	3-19-2020	For the duration of this emergency, prohibits health carriers from refusing, because of lack of credentials, to pay claims submitted by providers credentialed within a health care organization but not at that health care organization's location where the service was provided or at a location not in that health care organization.	Health	Main Supplemental
ME	3-20-2020	In addition to telehealth as defined in the Insurance Code, requires carriers to also provide parity in coverage for other clinically-appropriate	Health	Main Supplemental Order

State	Date Issued	Summary	Applicability	Link
		remote delivery of medically-necessary health care services, including office visits conducted by non-public-facing telephone communication methods that have audio-only or audio-video capability, to the extent that the provider is permitted by law to provide such services.		
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
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
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
MN	3-13-2020	Encourages Minnesotans who have purchased travel insurance and who cancel their trip as a	Travel	Minnesota Consumer Alert

State	Date Issued	Summary	Applicability	Link
		result of COVID-19 to review their policies to ensure that the costs will be covered.		
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
MO	3-3-2020	Addresses a broad range of health insurance issues that may be affected by COVID-19 including telemedicine, testing, access to information, network adequacy, utilization review, access to prescription drugs and future use of immunizations.	Health	Missouri Bulletin No. 20-03
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.		Missouri Bulletin No. 20-06
MO	3-26-2020	Addresses provision of services via telehealth for health carriers.	Health	Missouri Bulletin No. 20-07
MS	3-9-2020	FAQ addressing health insurance coverage for COVID-19 and travel insurance restrictions.	Health	Mississippi Coronavirus FAQ

State	Date Issued	Summary	Applicability	Link
			Travel	
MS	3-16-2020	Addresses use of telemedicine and processing claims during COVID-19.	Health	Mississippi Bulletin No. 2020-1
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
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

State	Date Issued	Summary	Applicability	Link
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 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.	Health	North Carolina Bulletin No. 20-B-04
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

State	Date Issued	Summary	Applicability	Link
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, 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.	All Insurers	North Carolina Advisory
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	3-27-2020	Provides specifics of state of disaster and automatic stay of proof of loss requirements such as insurers providing customers adversely	All Insurers	North Carolina Bulletin No. 20-B-06

State	Date Issued	Summary	Applicability	Link
		affected in the disaster area specific relief of insured's payment, submission of claims and other responsibilities. Encourages insurers to review statutory requirements for proper implementation.		
ND	3-11-2020	Urges companies to waive cost sharing requirements for the testing of COVID-19 and encourages health insurance companies to review other operations in preparation for COVID-19 potentially coming to North Dakota. Outlines ten measures that the industry will be taking or plans to take as COVID-19 continues to progress: preparedness, information access, testing for COVID-19, telehealth delivery of services, network adequacy and access to out-of-network services, prior authorization, immunizations, access to prescription drugs, surprise medical bills, and travel insurance.	Health Travel	North Dakota Bulletin No. 2020-1
ND	3-17-2020	ND DOI office locations will not be taking walk-in traffic until May 1, 2020. Other ways to contact the DOI (via phone and e-mail) are provided.	Department Operations	North Dakota DOI Website
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	Department Operations	North Dakota Executive Order No. 2020-07

State	Date Issued	Summary	Applicability	Link
		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.		
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 engaged in delivering food, medicine or other essential goods.	Auto	North Dakota Bulletin No. 2020-4
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	Agents	North Dakota Bulletin No. 2020-7

State	Date Issued	Summary	Applicability	Link
		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.		
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 consumers and businesses that have been impacted by the COVID-19 pandemic.	All Insurers	North Dakota Bulletin No. 2020-8
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
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	3-23-2020	Advises all P&C insurers to take appropriate precautions when auditing policies under RSA 412:35 & RSA 402:81. Encourages virtual audits if possible for the completion of any audits. The Department will not take regulatory action in regard to audits that cannot be completed within the 120-day time limit if the failure to complete the audit is the result of a documented COVID-19 concern. Documentation/justification must be provided.	Property & Casualty	New Hampshire Bulletin Docket No. 20-019-AB
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.	Property & Casualty	New Hampshire Bulletin Docket No. 20-021-AB

State	Date Issued	Summary	Applicability	Link
		The Department will not take regulatory action in regard to this signature issue against any producer or insurer that follows this methodology.		
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
NJ	3-10-2020	Advises carriers to immediately take action to waive cost-sharing to ensure that cost does not prohibit residents from receiving medically necessary testing and screening.	Health	New Jersey Press Release
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, and medical bills for inadvertent out-of-network services.	Health	New Jersey Bulletin No. 20-03
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	All Insurers	New Jersey Bulletin No. 20-04

State	Date Issued	Summary	Applicability	Link
		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.		
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
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 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	Health	New Mexico Order Docket No. 20-00016-RULE-LH

State	Date Issued	Summary	Applicability	Link
		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 insurer's Certificate of Authority pursuant to § 59A-5-26(A)(1) NMSA 1978.	Health (Excepted Benefits)	New Mexico Notice and Order Docket No. 20-00017-COMP-LH
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

State	Date Issued	Summary	Applicability	Link
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. (Insurance services are included in essential services).	Public Resource	New Mexico Public Health Emergency Order
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 they adhere to certain guidelines including social distancing.	All Insurers	New Mexico Bulletin No. 2020-007

State	Date Issued	Summary	Applicability	Link
NV	3-5-2020	Prohibits cost-sharing for preventive services relating to COVID-19, requiring health insurers to inform consumers and providers on matters related to COVID-19, and requiring health insurers to provide coverage for off-formulary prescriptions in certain circumstances.	Health	Nevada Emergency Regulation to Address COVID-19 Nevada FAQ Nevada Consumer Alert
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 tolled. All hearings currently scheduled or pending are continued.	All Insurers	Nevada Order
NY	--	DFS Industry Information.	Public Resource	New York DFS Info Page
NY	3-2-2020	Directs insurers to waive cost-sharing for coronavirus testing and to take other action included keeping consumers informed of available benefits and access to telehealth medical advice and treatment.	Health	New York Press Release
NY	3-3-2020	Instructs insurers to take action related to the potential impact of COVID-19. Issuers should ensure that they are prepared to address COVID-19 cases, including by providing insureds with information and timely access to all medically necessary covered health care services.	Health	New York Insurance Circular Letter No. 3 (2020)
NY	3-6-2020	Allows travel agents and travel insurers to offer "Cancel for Any Reason" travel policies in New York state.	Travel	New York Travel Insurance Press Release
NY	3-6-2020	Permits cancel for any reason (CFAR) benefits to be sold in New York by an insurer if necessary or incidental to its travel insurance business. Non-insurers may also provide CFAR benefits if they	Travel	New York Insurance Circular Letter No. 4 (2020)

State	Date Issued	Summary	Applicability	Link
		are not sold as an insurance product. COVID-19 may be a basis for trip cancellation/interruption under a travel insurance policy.		
NY	3-10-2020	Requests assurance that all regulated insurance entities have preparedness plans to address the operational risk, and are identifying, monitoring, and managing the financial risk, posed by COVID-19.	All Insurers	New York Insurance Circular Letter No. 5 (2020)
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
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	All Insurers	New York Order

State	Date Issued	Summary	Applicability	Link
		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.		
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
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)

State	Date Issued	Summary	Applicability	Link
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)
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
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	Health Travel	Ohio Bulletin No. 2020-02

State	Date Issued	Summary	Applicability	Link
		of their coverage with respect to COVID-19 related services.		
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 drivers license of a named insured or other covered family member.	Health	Ohio Bulletin No. 2020-06
OK	--	Insurance questions and answers on COVID-19.	Public Resource	Oklahoma Insurance Department COVID-19 FAQ Page
OK	3-17-2020	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, waive barriers to treatment and extend premium grace periods to those who test positive.	Health	Oklahoma Bulletin No. LH 2020-02

State	Date Issued	Summary	Applicability	Link
OK	3-20-2020	Makes certain accommodations for Oklahoma licensed insurance professionals (producers).	Agents	Special Notice to Oklahoma Insurance Professionals
OK	3-20-2020	Addresses P&C insurers regarding immediate measures to take related to the potential impact of COVID-19.	Health	OK Bulletin No. PC 2020-01
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
PA	--	PA DOI FAQ page regarding all insurance related questions.	Public Resource	Pennsylvania DOI FAQ Page
PA	3-11-2020	Addresses COVID-19 insurance coverage.	Health	Pennsylvania Notice No. 2020-03
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	All Insurers	Pennsylvania Notice

State	Date Issued	Summary	Applicability	Link
		necessary and hold any planned flings until further notice.		
PA	3-19-2020	Encourages insures 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
RI	--	Creates a special enrollment period until April 15 for Rhode Islanders seeking health coverage on HealthSource RI.	Health	Rhode Island Website
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
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

State	Date Issued	Summary	Applicability	Link
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 network providers and increase use of telehealth.	All Insurers	South Carolina Bulletin No. 2020-02
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 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.	Health	South Dakota Bulletin No. 20-02

State	Date Issued	Summary	Applicability	Link
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
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		Tennessee Executive Order No. 15

State	Date Issued	Summary	Applicability	Link
		delivered related to COVID-19 by in-network providers via telemedicine.		
TN	3-25-2020	Updates that TDCI working remotely, fully operational.	Department Operations	Tennessee Update
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

State	Date Issued	Summary	Applicability	Link
TN	3-27-2020	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
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 preauth and medical necessity reviews and allow extra time for health providers to file claims.	Health	Texas Bulletin No. B-005-20
TX	3-17-2020	Waives certain regulations relating to telemedicine care. 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-	Health	Texas Waiver Announcement Texas COVID-19 Emergency Rule Texas Telemedicine Emergency Rule FAQ

State	Date Issued	Summary	Applicability	Link
		<p>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>		Texas Medical Board Press Release
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 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.	All Insurers	Texas Bulletin No. B-0007-20

State	Date Issued	Summary	Applicability	Link
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 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.	Title Title Agents Escrow Officers	Texas Bulletin No. B-0013-20
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	Health	Texas Bulletin No. B-0015-20

State	Date Issued	Summary	Applicability	Link
		providers that have submitted notice. Such certification will toll claims filing deadline.		
UT	3-23-2020	Reminds property and casualty insurers of their obligations in wake of earthquake and COVID-19 including the prompt processing and payment of claims related to the earthquake and COVID-19, particularly claims for business interruption.	Property & Casualty	Utah Bulletin No. 2020-2
VA	--	Instructs that all business with Department must be done through electronic filing. Closes licensing exam centers on a case by case basis. Extends timeframe for applicants to submit required documents from 30 to 90 days. Application processing may exceed 15 days.	All Insurers	Virginia Department Website
VT	3-9-2020	Instructs all health insurers that provide comprehensive health care coverage to take action related to the potential impact of COVID-19, including the coverage of any medically necessary testing with no cost-share to members.	Health	Vermont Bulletin No. 209
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 where clinically appropriate, and apply same cost-share as in person visit.	Health	Vermont Memorandum

State	Date Issued	Summary	Applicability	Link
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
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 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).	Health	Washington Emergency Order No. 20-02
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
WA	3-27-2020	Urges insurers to extend automobile insurance coverage for personal delivery drivers to aid people temporarily assigned this duty.	Auto	Washington Notice

State	Date Issued	Summary	Applicability	Link
		Endorsement filings will be expedited and approved.		
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 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	All Insurers	Wisconsin Bulletin

State	Date Issued	Summary	Applicability	Link
		deadliest 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 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.	Health	Wisconsin Bulletin
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

State	Date Issued	Summary	Applicability	Link
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 a result of circumstances stemming from COVID-19. Encourages insurers to be flexible with	All Insurers	West Virginia Emergency Order No. 20-EO-02

State	Date Issued	Summary	Applicability	Link
		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 insurers to file annual grievance report April 1, 2020.	All Insurers	West Virginia Bulletin No. 20-07
WV	3-26-2020	Directs insureds to contact broker, agent or insurance company regarding the availability, if any, of business interruption coverage for	Property & Casualty	West Virginia Bulletin No. 20-08

State	Date Issued	Summary	Applicability	Link
		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.		
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