

State Department of Insurance Responses to COVID-19

STATE	LINK	SUMMARY
Alabama	https://www.aldoi.gov/currentnewsitem.aspx?ID=1084	<ol style="list-style-type: none"> 1. Carriers must waive cost-sharing for COVID-19 testing and provider visits for testing 2. If no in-network providers are available for COVID-19 testing, out of network providers must have in-network cost sharing 3. Telehealth programs must be reviewed and equipped to meet demand 4. Once developed, a COVID-19 vaccine must be covered at no cost
Alaska	https://gov.alaska.gov/news-room/2020/03/16/governor-issues-second-covid-19-health-mandate-signs-covid-19-legislation/	<ol style="list-style-type: none"> 1. Carriers must provide coverage for telehealth benefits and are permitted to reduce costs
Arizona	https://insurance.az.gov/governors-executive-order-2020-07-proactive-measures-protect-against-covid-19	<ol style="list-style-type: none"> 1. Carriers must cover COVID-19 testing with waived cost sharing regardless of network 2. Carriers must cover telemedicine at a lower cost-sharing point than in-office services 3. DHS must prohibit, investigate, and take action against any health care professional or institution for price gouging
Arkansas	As of March 17, 2020 no specific guidance has been issued by the Insurance Commissioner.	

California	http://www.insurance.ca.gov/0400-news/0100-press-releases/2020/release025-2020-2.cfm	<ol style="list-style-type: none"> 1. Immediately eliminating cost-sharing, including but not limited to co-pays, deductibles, and coinsurance, for medically necessary screening and testing for COVID-19 and associated care where the purpose of the visit is to be screened and/or tested for COVID-19 2. Educating providers on the cost sharing waivers 3. Reminding plans that emergency care does not require prior authorization 4. Prohibiting balance billing for COVID-19 related charges 5. Ensure adequate in-network coverage for COVID-19
Colorado	https://drive.google.com/file/d/1_9Z6CVhzAxNNxUWBKeAfVHg-fr3mXQB_T/view	<ol style="list-style-type: none"> 1. Directs carriers to conduct outreach and education campaigns to encourage consumers to use telehealth and 2. Directs carriers to cover COVID-19 related in-network services at no cost share through telehealth 3. Carriers must cover an additional one-time early refill of any necessary prescriptions, excepting high abuse risk drugs such as opioids. 4. Carriers must cover COVID-19 testing without cop-pay or deductible or co-insurance, and waived cost-sharing for any in-network visit related to COVID-19 testing. 5. If no in-network provider is available, COVID-19 testing must be covered as in-network
Connecticut	https://portal.ct.gov/-/media/CID/1_Bulletins/Bulletin-IC-39.pdf?la=en	<ol style="list-style-type: none"> 1. Carriers and providers are encouraged to waive cost-sharing related to COVID-19 testing. 2. Carriers and providers are encouraged to waive cost-sharing for treatment of COVID-19 via telehealth 3. Carriers are encouraged to devote resources to inform enrollees of available benefits related to COVID-19 4. Carriers and providers should ensure networks are prepared to handle increase in demand for care 5. If no in-network provider can provide COVID-19 testing and treatment, out-of-network care is encouraged to be charged as in-network 6. Carriers are encouraged to authorize payment to pharmacies for 90 day supplies of maintenance medication, excepting controlled substances 7. Carriers are encouraged not to penalize enrollees for not following utilization review requirements relating to COVID-19 testing and treatment 8. Carriers and providers must inform the DOI of steps they are taking to respond to the above items

Delaware	https://news.delaware.gov/files/2020/03/Domestic-and-Foreign-carriers-Bulletin-No.-115-Coverage-for-COVID-19-Coronavirus.pdf	<ol style="list-style-type: none"> 1. COVID-19 testing is considered an Essential Health Benefit (EHB) and subject to EHB rules 2. Carriers are directed to ensure their telehealth programs are able to meet demand and cannot exclude telehealth services solely because they are provided through telemedicine. 3. Carriers must verify network adequacy, and must cover COVID-19 services at in-network cost sharing if there are only out-of-network options. 4. Carriers must complete timely utilization review and appeals after claim denial must be timely 5. Carriers should not require prior authorization for COVID-19 treatment 6. Once developed, immunizations for COVID-19 must be covered 7. Expedited formulary exceptions are available and PBMs are prohibited from requiring prior authorization for coverage of a 72 hour supply of medication 8. Carriers should provide for early refills or replacements of lost or damaged medication 9. Carriers must cover prescriptions covered at local retail pharmacies and not limit coverage to mail order; opioids should be covered by standard process 10. Carriers must comply with the Insurance Code as it relates to balance billing 11. Carriers are encouraged to cover COVID-19 testing and treatment with no cost sharing
Florida	https://www.myfloridacfo.com/sitePages/newsroom/pressRelease.aspx?id=5507	<ol style="list-style-type: none"> 1. Travel insurance companies and agents must pay claims promptly as it relates to COVID-19 related claims
Georgia	https://www.oci.ga.gov/External-Resources/Announcements/Directive-3162020-1652.pdf	<ol style="list-style-type: none"> 1. Carriers must waive copays and deductibles for COVID-19 testing; laboratories should be reimbursed by carriers at in-network rates 2. Two forms have been released for brokers with respect to Business Interruption Coverage and the Department will expedite review process for these coverages so carriers and brokers can offer this coverage to businesses immediately 3. Brokers continuing education requirements are waived until April of 2020.
Hawaii	As of 3/17/2020, no guidance has been issued.	

Idaho	https://doi.idaho.gov/DisplayPDF?ID=7708	<ol style="list-style-type: none"> 1. Idaho's carriers have voluntarily all waived cost sharing for COVID-19 testing, employees covered by self-funded plans are instructed to talk to their human resources department in regard to cost-sharing for COVID-19 testing. 2. DOI requests participants not be balance billed in relation to COVID-19 testing 3. SHIBA (Senior Health Insurance Benefits Advisors) are planning a series of webinars for Medicare beneficiaries as it relates to COVID-19
Illinois	https://insurance.illinois.gov/News-rls/2020/03/COVID-19-FAQ.pdf	<ol style="list-style-type: none"> 1. The CDC and Illinois Department of Public Health are covering the cost of laboratory testing for the presence of COVID-19. 2. Illinois Insurance Code prohibits health insurance carriers for charging higher OOP costs to an enrollee who sees an out of network provider at an in-network facility if there are no in-network providers available. 3. Carriers are encouraged to do all they can to allow people to get more than a 30 day supply of prescription drugs at one time, subject to the limitations of the prescription; prescriptions susceptible to abuse should be restricted to a 7 day prescription.
Indiana	As of 3/17/2020, no guidance has been issued.	
Iowa	https://insurance.mo.gov/laws/bulletin/documents/Bulletin20-03.pdf	<p>Department asks for health carriers to make changes such as:</p> <ol style="list-style-type: none"> 1. Waiving any cost-sharing for COVID-19 Laboratory tests. 2. Verify provider networks are adequate to handle potential increase 3. Should not use preauthorization requirements as barrier to access necessary treatment & be prepared to expedite review & appeal process 4. Make appropriate expedited formulary exceptions
Kansas	As of March 17, 2020 no specific guidance has been issued by the Insurance Commissioner.	
Kentucky	https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/ConsumerAlertCoronavirus-WhatDoesMyInsuranceCover.pdf	This is only a guidance on major health insurance carrier responses.
Louisiana	http://doi.nv.gov/uploadedFiles/doinvgov_public-documents/News-Notes/2020-03-05.DOI_Emergency_Regulations_re_COVID-19.pdf	<ol style="list-style-type: none"> 1. Carrier shall not impose OOP cost for provider office, urgent care center or emergency room when purpose of visit is to be tested for COVID-19 2. Carriers must inform consumers & providers on matters related to COVID-19 e.g. options for medical advice & treatment through telehealth. 3. Provide coverage for off-formulary prescriptions in certain circumstances.

Maine	https://www.governor.nh.gov/news-media/press-2020/documents/health-care-coronavirus-order.pdf & https://www.nh.gov/insurance/consumers/health-insurance-coronavirus-faq.htm	<ol style="list-style-type: none"> 1. Carriers must provide coverage—prior to application of any deductible and without cost-sharing—of the initial health care provider visit and FDA-authorized COVID-19 testing for those who meet the Centers for Disease Control and Prevention (CDC) criteria for testing, at in-network provider office visits, urgent care visits, or emergency services to test for COVID-19. 2. If in-network providers are unavailable to conduct testing for COVID-19, insurance companies must cover out-of-network testing without prior authorization. 3. Permit insureds to obtain a one-time refill of Rx prior to expiration of waiting period between refills.
Maryland	https://www.state.nj.us/dobi/bulletins/blt20_03.pdf	<ol style="list-style-type: none"> 1. Department advising for health carriers to refrain from imposing cost-sharing for any emergency room visit, any in-network office visit, or in-network urgent care center when the purpose of visit is to be tested for COVID-19. 2. Department advising for carriers to waive cost-sharing for medically necessary COVID-10 lab tests. 3. Should not use preauthorization requirements as barrier to access necessary treatment & be prepared to expedite review & appeal process 4. Encouraging carriers to provide coverage for RX drugs to treat COVID-19 at preferred level of cost-sharing.
Massachusetts	https://www.osi.state.nm.us/wp-content/uploads/2020/03/TPA-letter_20200313.pdf , https://www.osi.state.nm.us/wp-content/uploads/2020/03/Governor-Press-Release.pdf	<ol style="list-style-type: none"> 1. Prohibits health carriers from imposing cost sharing, including copays, coinsurance and deductibles for testing and health care services related to COVID-19. This rule also covers pneumonia, influenza, or any disease or condition that is the subject of a public health emergency. 2. Requires carriers providing major medical coverage and carriers providing limited benefits coverage to notify their members whether and to what extent their policies cover testing and health care services related to COVID-19. Additionally, if an carrier only offers limited coverage, they must notify their members of available full coverage options. 3. Requires limited benefit plans (such as workers compensation and automobile medical payment insurance) to provide notice to their members that their plans do not provide comprehensive medical coverage and to give members information on where they should go to check on their eligibility to apply for and obtain such coverage

Michigan	https://www.dfs.ny.gov/industry_guidance/circular_letters/cl2020_03 & https://www.dfs.ny.gov/reports_and_publications/press_releases/pr20203021	<ol style="list-style-type: none"> 1. Waive 7 day elimination period for unemployment insurance due to COVID-19 2. Require insurance companies to waive co-payments for Tele-health visits. 3. All COVID-19 Tests Conducted At The State's Wadsworth Lab Are Fully Covered 4. Prohibits health carriers from imposing cost-sharing on an in-network provider office visit or urgent care center when the purpose of the visit is to be tested for COVID-19. 5. Prohibits health carriers from imposing cost-sharing on an emergency room visit when the purpose of the visit is to be tested for COVID-19. 6. directing carriers to provide insurance coverage for off-formulary prescription drugs if there is not a formulary drug available to treat the insured
Minnesota	https://www.ncdoi.gov/documents/20-b-05-guidance-carriers-regarding-coverage-and-cost-sharing-requirements-related-covid	<ol style="list-style-type: none"> 1. Requests carriers to waive prior authorization for COVID-19 diagnostic tests and covered services that are medically necessary and consistent with Centers for Disease Control and Prevention (CDC) guidance for insureds if diagnosed with COVID 2. Requests carriers to cover medically necessary diagnostic tests that are consistent with CDC guidelines related to COVID-19 at no cost to the insured 3. Requests carriers, where appropriate, to make expedited formulary exceptions
Mississippi	https://www.nd.gov/ndins/news/insurance-commissioner-issues-bulletin-supporting-coverage-coronavirus-covid-19-testing	<ol style="list-style-type: none"> 1. Urges companies to waive cost sharing requirements for the testing of COVID-19 2. Asks carriers to waive any prior authorization requirements associated with COVID-19 testing or treatment 3. Asked, where appropriate, to make expedited formulary exceptions
Missouri	https://insurance.ohio.gov/wps/portal/gov/odi/about-us/divisions/communications/resources/insurance-and-coronavirus-covid-19 & https://iop-odi-content.s3.amazonaws.com/static/Legal/Bulletins/Documents/2020-02_COVID-19.pdf	<p>As of 3/17/2020, only requests have been issued. The Federal Centers for Disease Control and Prevention (CDC) and the Ohio Department of Health (ODH) are currently covering the cost of the lab test for the presence of COVID-19. Yet, provider offices, labs, urgent care facilities and hospitals might still charge their own fees for collecting the specimens, which then could be billed to the patient or to the patient's health insurance issuer. Call your insurance provider to discuss available coverage.</p>
Montana	<p>As of March 17, 2020 no specific guidance has been issued by the Insurance Commissioner.</p>	
Nebraska	https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/ConsumerAlertCoronavirus-WhatDoesMyInsuranceCover.pdf	<p>As of 3/17/2020, no guidance has been issued; a fact sheet on major health insurance carriers was released.</p>

Nevada	http://doi.nv.gov/uploadedFiles/doinvgov_public-documents/News-Notes/2020-03-05.DOI_Emergency_Regulations_re_COVID-19.pdf	<ol style="list-style-type: none"> 1. Carrier shall not impose OOP cost for provider office, urgent care center or emergency room when purpose of visit is to be tested for COVID-19 2. Carriers must inform consumers & providers on matters related to COVID-19 e.g. options for medical advice & treatment through telehealth. 3. Provide coverage for off-formulary prescriptions in certain circumstances.
New Hampshire	https://www.governor.nh.gov/news-media/press-2020/documents/health-care-coronavirus-order.pdf & https://www.nh.gov/insurance/consumers/health-insurance-coronavirus-faq.htm	<ol style="list-style-type: none"> 1. Carriers must provide coverage—prior to application of any deductible and without cost-sharing—of the initial health care provider visit and FDA-authorized COVID-19 testing for those who meet the Centers for Disease Control and Prevention (CDC) criteria for testing, at in-network provider office visits, urgent care visits, or emergency services to test for COVID-19. 2. If in-network providers are unavailable to conduct testing for COVID-19, insurance companies must cover out-of-network testing without prior authorization. 3. Permit insureds to obtain a one-time refil of Rx prior to expiration of waiting period between refills.
New Jersey	https://www.state.nj.us/dobi/bulletins/blt20_03.pdf	<ol style="list-style-type: none"> 1. Department advising for health carriers to refrain from imposing cost-sharing for any emergency room visit, any in-network office visit, or in-network urgent care center when the purpose of visit is to be tested for COVID-19. 2. Department advising for carriers to waive cost-sharing for medically necessary COVID-10 lab tests. 3. Should not use preauthorization requirements as barrier to access necessary treatment & be prepared to expedite review & appeal process 4. Encouraging carriers to provide coverage for RX drugs to treat COVID-19 at preferred level of cost-sharing.

New Mexico	<p>https://www.osi.state.nm.us/wp-content/uploads/2020/03/TPA-letter_20200313.pdf, https://www.osi.state.nm.us/wp-content/uploads/2020/03/Governor-Press-Release.pdf</p>	<ol style="list-style-type: none"> 1. Prohibits health carriers from imposing cost sharing, including copays, coinsurance and deductibles for testing and health care services related to COVID-19. This rule also covers pneumonia, influenza, or any disease or condition that is the subject of a public health emergency. 2. Requires carriers providing major medical coverage and carriers providing limited benefits coverage to notify their members whether and to what extent their policies cover testing and health care services related to COVID-19. Additionally, if an carrier only offers limited coverage, they must notify their members of available full coverage options. 3. Requires limited benefit plans (such as workers compensation and automobile medical payment insurance) to provide notice to their members that their plans do not provide comprehensive medical coverage and to give members information on where they should go to check on their eligibility to apply for and obtain such coverage
New York	<p>https://www.dfs.ny.gov/industry_guidance/circular_letters/cl2020_03 & https://www.dfs.ny.gov/reports_and_publications/press_releases/pr20203021</p>	<ol style="list-style-type: none"> 1. Waive 7 day elimination period for unemployment insurance due to COVID-19 2. Require insurance companies to waive copayments for Tele-health visits. 3. All COVID-19 Tests Conducted At The State's Wadsworth Lab Are Fully Covered 4. Prohibits health carriers from imposing cost-sharing on an in-network provider office visit or urgent care center when the purpose of the visit is to be tested for COVID-19. 5. Prohibits health carriers from imposing cost-sharing on an emergency room visit when the purpose of the visit is to be tested for COVID-19. 6. directing carriers to provide insurance coverage for off-formulary prescription drugs if there is not a formulary drug available to treat the insured
North Carolina	<p>https://www.ncdoi.gov/documents/20-b-05-guidance-carriers-regarding-coverage-and-cost-sharing-requirements-related-covid</p>	<ol style="list-style-type: none"> 1. Requests carriers to waive prior authorization for COVID-19 diagnostic tests and covered services that are medically necessary and consistent with Centers for Disease Control and Prevention (CDC) guidance for insureds if diagnosed with COVID 2. Requests carriers to cover medically necessary diagnostic tests that are consistent with CDC guidelines related to COVID-19 at no cost to the insured 3. Requests carriers, where appropriate, to make expedited formulary exceptions
North Dakota	<p>https://www.nd.gov/ndins/news/insurance-commissioner-issues-bulletin-supporting-coverage-coronavirus-covid-19-testing</p>	<ol style="list-style-type: none"> 1. Urges companies to waive cost sharing requirements for the testing of COVID-19 2. Asks carriers to waive any prior authorization requirements associated with COVID-19 testing or treatment 3. Asked, where appropriate, to make expedited formulary exceptions

Ohio	https://insurance.ohio.gov/wps/portal/gov/odi/about-us/divisions/communications/resources/insurance-and-coronavirus-covid-19 & https://iop-odi-content.s3.amazonaws.com/static/Legal/Bulletins/Documents/2020-02_COVID-19.pdf	<p>The Federal Centers for Disease Control and Prevention (CDC) and the Ohio Department of Health (ODH) are currently covering the cost of the lab test for the presence of COVID-19. Yet, provider offices, labs, urgent care facilities and hospitals might still charge their own fees for collecting the specimens, which then could be billed to the patient or to the patient's health insurance issuer. Call your insurance provider to discuss available coverage.</p>
Oklahoma	https://www.oid.ok.gov/consumers/get-ready/covid-19/	<p>As of 3/17/2020 no guidance has been issued.</p>
Oregon	https://dfr.oregon.gov/insure/health/understand/Pages/coronavirus.aspx	<ol style="list-style-type: none"> 1. The state has reached an agreement with several health insurance companies to waive co-payments, co-insurance, and deductibles for their customers who need COVID-19 testing. A list is on the webpage. 2. Covered services: <ul style="list-style-type: none"> * COVID-19 laboratory testing administered consistent with guidelines issued by the United States Centers for Disease Control and Prevention. * An in-network provider office visit or a visit to an in-network urgent care center to be tested for COVID-19. * An emergency room visit to be tested for COVID-19. * Immunization for COVID-19, once it becomes available. 3. Oregon's balance billing law prohibits out-of-network providers working in an in-network facility from charging out-of-network rates to a patient. It also requires carriers to apply the in-network consumer cost-sharing amount to these services. 4. Nothing specific on P&C coverage, refers policy holders to review policy & contact carrier.
Pennsylvania	https://www.insurance.pa.gov/Pages/default.aspx	<ol style="list-style-type: none"> 1. Only state webpage on COVID-19 is from the state Dept. of Health. 2. Major carriers have voluntarily agreed to waive cost sharing for COVID-19 diagnostic testing and associated treatment.

Rhode Island	http://www.ohic.ri.gov/indexB.php	Office of Health Insurance Commissioner and RI Medicaid Program issued order to health carriers to: 1. Update telemedicine policies to include primary care & behavioral health providers 2. Require out of state telemedicine providers to follow Rhode Island instructions 3. Ensure coverage of COVID-19 testing & screening with no cost sharing 4. Consider or remove any impediments to care such as specialist referrals and prior authorizations 5. In the event a federally-approved vaccine becomes available for COVID-19, cover the cost with no cost sharing for all covered enrollees 6. Assess provider network adequacy 7. Comply with RI Gen Laws Sec. 27-18-76 regarding emergency services including out of network emergent care.
South Carolina	https://www.doi.sc.gov/948/COVID-19	1. Major carriers are all waiving cost sharing for medical testing and screening services for COVID-19. A list of carriers & links to each is on webpage. 2. Free virtual COVID-19 screenings are available through MUSC and Prisma Health. 3. CVS Pharmacy is waiving charges for home delivery of prescriptions.
South Dakota	As of March 17, 2020 no specific guidance has been issued by the Insurance Commissioner.	
Tennessee	As of March 17, 2020 no specific guidance has been issued by the Insurance Commissioner.	
Texas	https://www.tdi.texas.gov/news/2020/coronavirus-updates.html	Texas carriers covering more than 95% of state-regulated market are waiving cost sharing for medically necessary testing of COVID-19. A list is on webpage. Many carriers are also offering telemedicine at no cost to consumers. Appears to be encouragement of carriers versus requirements.
Utah	https://insurance.utah.gov/featured-news/coronavirus	Recommend carriers waive cost sharing for diagnostic testing when recommended by a healthcare provider. List of carrier responses and links on the webpage.
Vermont	https://dfr.vermont.gov/about-us/covid-19	1. Dept. of Financial Regulation issued a bulletin carriers addressing providing access to prescriptions during COVID-19 pandemic. 2. No other bulleting specific to COVID-19.
Virginia	As of March 17, 2020 no specific guidance has been issued by the Insurance Commissioner.	

Washington	https://www.insurance.wa.gov/coronavirus	<ol style="list-style-type: none"> 1. Commissioner ordered carriers to waive deductibles, coinsurance and copays for COVID-19 testing 2. Allow enrollees to obtain a one-time refill of covered prescription medications 3. Suspend any prior authorization requirements for covered diagnostic testing and treatment of COVID-19 4. Ensure adequacy of in-network providers for testing and treatment of COVID-19
West Virginia	https://www.wvinsurance.gov/	<p>Insurance Commissioner has declared an insurance emergency in West Virginia.</p> <ol style="list-style-type: none"> 1. Ordered carriers to provide an additional one-time early refill on prescriptions and 90 days on maintenance medications 2. Requested carriers take all practical steps to remove barriers to telehealth & telemedicine. 3. Requested carriers to waive cost sharing for COVID-19 lab tests and in-network urgent care center and ER visits for COVID-19 tests. 4. Asked carriers to verify adequacy and access to out-of-network services. 5. Asked carriers to expedite utilization review and appeal process for services related to COVID-19. 6. In the event a COVID-19 vaccine becomes available, asked carriers to waive cost sharing for all members. 7. Asked carriers to make expedited formulary exceptions for insureds.