



Benefits Compliance: COVID-19 State Updates

Current as of September 4, 2020

***** = Paid Sick/Family Leave

State	Date	Update
Alabama	3/17/20	Bulletin No. 2020-02 requests carriers to waive cost-sharing for COVID-19 testing
	3/30/20	Bulletin No. 2020-04 addresses continuity of operations during coronavirus pandemic
	3/30/20	Bulletin No. 2020-05 provides policy cancellation recommendations
	4/17/20	Bulletin No. 2020-07 urges health insurance coverage flexibility due to COVID-19
	6/15/20	Bulletin No. 2020-14 extends transitional relief for certain non-grandfathered individual and small group policies
	Alaska	3/3/20
3/6/20		Bulletin 20-04 requires carriers to waive cost sharing for COVID-19 (and other respiratory issue) testing; encourages telehealth expansion
3/17/20		Bulletin 20-07 requires telehealth coverage for all covered services
3/18/20		Bulletin 20-08 prohibits carriers from terminating coverage due to nonpayment of premiums; waives late fees for late payments
3/18/20		Bulletin 20-09 requires carriers to waive cost-sharing for COVID-19 tests for office, urgent care and ER visits
3/20/20		Bulletin 20-10 encourages carriers to allow employers to revisit premium rates relating to increased COVID-19 exposure/risks
3/18/20		Regulatory Order R20-02 extends deadlines for external health care reviews
3/25/20		Emergency Rule Amendment to 2 AAC 31.450 , to include persons suffering respiratory distress syndromes as high-risk individuals whose coverage is subject to reinsurance
3/27/20		Bulletin B 20-11 imposes new requirements for group health plans, claims and telehealth related to COVID-19 outbreak
3/29/20		Bulletin B 20-12 temporarily suspends certain utilization review and notification requirements

	4/15/20	Regulatory Order R20-04 prohibits terminating contracts due to nonpayment, requires waiving of late fees, and requires insurers cover employees when employers wish to extend coverage even when they aren't eligible. Expires 11/15/20
	4/15/20	Regulatory Order R20-05 requires lab testing without cost sharing for respiratory illness including COVID, requires more telehealth options and early refills or replacements without authorization. Expires 11/15/20
	4/15/20	Regulatory Order R20-06 requires suspension of pre-authorization requirements, concurrent and retrospective reviews for inpatient and outpatient services; waives location-based credentialing requirements; requires immediate payment of claims and suspends non-essential audits of payments. Expires 11/15/20
	4/16/20	Regulatory Order R20-07 extends prohibition instituted in Regulatory Order R20-04 against carriers terminating insurance contracts for nonpayment to 6/1/20
Arizona	3/11/20	Exec Order 2020-07 requires coverage of COVID-19 testing without cost sharing; encourages telemedicine
	3/25/20	Exec Order 2020-15 requires telehealth be treated on same terms as in-person visit
(*)	3/17/20	FAQs : Additional guidance on COVID-19 and paid sick time/leave in Arizona
	4/2/20	Executive Order 2020-20 requires Board of Pharmacy to waive certain requirements and allow pharmacists flexibility to fill emergency refills for up to 90-day supply.
	4/3/20	DOI Regulatory Bulletin 2020-02 clarifies Executive Order requirements for health plans of any type to: cover out-of-network lab testing; waive cost-sharing for diagnostic testing related to COVID-19 (including office and urgent care visits); and to cover telemedicine services.
	4/7/20	FAQs : Application of Fair Wages and Healthy Families Act to COVID-19 outbreak
	4/14/20	DOI Regulatory Bulletin 2020-03 extends deadlines for insurers to submit filings to DOI and waives hard copy filings in favor of electronic filings. DOI also suspends its on-site examinations under certain circumstances.
	4/16/20	DOI Regulatory Bulletin 2020-04 encourages insurers to work with insurers to make sure that policies do not lapse, including refraining from cancelling policies due to nonpayment.
Arkansas	3/20/20	Bulletin 6-2020 : Imposes a 60-day moratorium on cancellations/non-renewals for non-payment of premiums COVID-19
	3/27/20	Bulletin 13-2020 : Telemedicine must be covered on same terms as in-person visits
	4/6/20	Insurance Department Announcement identifies regulatory suspensions due to public health emergency
	5/11/20	Bulletin 20-2020 : Commissioner rescinds prior COVID-19 bulletins Bulletin 21-2020 : Cancellation moratorium issued for certain policyholders affected by COVID-19 Bulletin 23-2020 : Emergency bulletin tolls overpayment recovery and encourages telemedicine


		Bulletin 24-2020 : Bulletin requires pharmacy benefit managers to monitor drug pricing and suspend random audits
California	3/16/20	New COVID-19 FAQs for Employers, and on Paid Family Leave and Unemployment Insurance
	3/16/20	New CA Chart : Benefits for Workers Impacted by COVID-19
(*)	3/17/20	FAQs : Additional guidance on California Paid Sick Leave and COVID-19
	3/18/20	CA Insurance Department notice encouraging carriers to take necessary steps to maintain ability to process/pay claims in timely manner
	3/18/20	CA Insurance Department notice requesting carriers to provide a 60-day grace period for insurance premium payments
	3/20/20	CA Insurance Department notice on essential business and insurance; encouraging carriers to continue core insurance functions as possible during COVID-19 pandemic
	3/20/20	Covered California (state health insurance exchange) announces special enrollment for any Californian to enroll through June 15
(*)	4/15/20	State Disability Insurance and Paid Family Leave Benefits Related to COVID-19 Executive Order FAQ
	7/28/20	COVID-19 Employer Playbook Now Available Playbook
(Emeryville) (*)	3/17/20	City of Emeryville issues guidance on COVID-19 as it relates to the city's paid sick leave ordinance
(Los Angeles) (*)	4/7/20	Los Angeles Supplemental Paid Sick Leave Due to COVID-19 Ordinance
(Los Angeles) (*)	4/28/20	Los Angeles County Supplemental Paid Leave Ordinance
(Oakland) (*)	5/12/20	Oakland COVID-19 Emergency Paid Sick Leave Ordinance Ordinance
(Sacramento) (*)	6/30/20	Sacramento Supplemental Paid Sick Leave Ordinance
(San Francisco)	3/15/20	SF OLSE announces cancellation of the employer requirement to submit the 2019 HCSO Annual Reporting form (normally due April 30)

(San Francisco) (*)	3/16/20	SF Mayor announces program to provide employers with public funding for additional paid sick leave in response to COVID-19
(San Francisco) (*)	3/24/20	OLSE guidance on use of SF Paid Sick Leave During COVID-19 Pandemic
(San Francisco) (*)	4/17/20	San Francisco Public Health Emergency Leave for Large Employers Ordinance FAQs Poster
(San Jose) (*)	4/7/20	San Jose Paid Sick Leave Related to COVID-19 Ordinance
(San Jose) (*)	4/16/20	San Jose Paid Sick Leave Related to COVID-19: Additional Guidance Ordinance
(San Mateo) (*)	7/7/20	San Mateo County Emergency Paid Sick Leave Ordinance
(Santa Rosa) (*)	7/7/20	Santa Rosa Paid Sick Leave Ordinance
(Sonoma County) (*)	8/18/20	Sonoma County Emergency Paid Sick Leave Ordinance
Colorado (*)	3/9/20	Bulletin No. B-4.104 requires COVID-19 testing without cost-sharing; one-time early Rx refills
	3/11/20	Emergency rules require four extra paid sick leave days for eligible workers, including those isolated/quarantined for COVID-19
	3/17/20	Emergency Regulation 20-E-01 : no cost sharing for COVID-19 telehealth; must cover one additional early Rx refill
	3/20/20	Connect for Health Colorado (state exchange) announces special enrollment period from 3/20/20 through 4/3/20
	3/27/20	Bulletin No. B-4.105 : Carriers must offer premium grace periods and waive late fees; prohibits cancellation for nonpayment of premiums
	4/2/20	Emergency Regulation : Carriers must reimburse telehealth services using audio and video; on same terms as in-person visits
	4/3/20	Emergency Regulation 20-E-05 requiring carriers to provide coverage for telehealth under same conditions as in-person visits
	4/3/20	Emergency Regulation 20-E-06 extending special enrollment period for state exchange until April 30, 2020

	4/6/20	Emergency Regulation 20-E-07 requires carriers to pay out-of-network providers for emergency services rendered for treatment of COVID-19 and suspends prior authorization requirements for emergency services.
	4/7/20	Bulletin 4.106 reminds insurance carriers of their obligations to provide coverage for home health care services
	4/30/20	On April 30, 2020, the Division of Insurance issued Bulletin No. B-4.108, which reminds carriers of their obligations to cover testing, diagnosis, and treatment of COVID-19, even when those services are performed by out-of-network providers. Bulletin No. B-4.108
(*)	7/14/20	Legislation SB20-205 provides paid sick and safe leave as well as public health emergency leave for Colorado employees and expands EPSL to employers with 500 or more employees
	7/18/20	Emergency Regulation 20-E-09 replaces and extends the coverage and cost sharing requirements for commercial insurers related to claims arising from the testing and treatment of COVID-19
	08/2020	The Division of Labor and Employment issued two Interpretive Notices and Formal Opinions describing the terms of the “Healthy Families and Workplace Act” (SB 20-205). Interpretive Notice and Formal Opinion #6A Interpretive Notice and Formal Opinion #6B
Connecticut	3/9/20	Bulletin No. IC-39 : encourages carriers to waive cost-sharing for COVID-19 testing; authorizes 90-day supply of Rx
	3/18/20	Access Health (state exchange) announces special enrollment period from 3/19/20 through 4/2/20
	3/19/20	Exec Order No. 7G expands telehealth and requires telehealth to be provided on equal terms as in-person visits
	3/24/20	Bulletin No. IC-40 : carriers must offer premium grace periods and waive late fees; prohibits cancellation for nonpayment of premiums
	4/1/20	Executive Order No. 7S calls for premium grace period for insurers affected by COVID-19 pandemic
	4/5/20	Executive Order No. 7U provides financial protections for healthcare providers and consumers
Delaware	3/9/20	Bulletin No. 115 reminds all carriers that COVID-19 testing is a covered essential health benefit and that access to telehealth and telemedicine services should be made available
	3/20/20	Bulletin No. 116 addresses waiver of pre-authorization requirements, telehealth, non-cancellation for non-payment of premiums, and enforcement under catastrophic health coverage plans
	7/17/20	Coverage for Telehealth Expanded House Substitute 1 for H.B. 348
D.C.	3/20/20	Commissioner’s Order 01-2020 requires plans to cover COVID-19 screening, testing, and treatment without cost-sharing

(*)	3/17/20	COVID-19 Response Act : Amends DCFMLA to provide new COVID-19-related job-protected leave; applies to employers of any size
	3/17/20	Declaration of Emergency Leave
	3/24/20	FAQs on insurance issues relating to COVID-19
Florida	3/6/20	Memo OIR-20-01M encourages carriers to cover COVID-19 testing at in-network pricing and without cost-sharing
	3/10/20	Memo OIR-20-02M requires early Rx refills and to authorize payment to pharmacies for at least a 30-day supply of Rx medication
	3/25/20	Informational Memorandum OIR-20-04M calls for premium payment leniency
	4/6/20	Informational Memorandum OIR-20-06M provides telehealth and pharmacy audit guidance during COVID-19. Emergency
Georgia	3/9/20	Directive 20-EX-3 encourages carriers to cover COVID-19 testing at in-network pricing and without cost-sharing
	3/20/20	Directive 20-EX-5 provides policy cancellation protections during COVID-19 crisis
	3/26/20	Directive 20-EX-7 suspends utilization review requirements due to COVID-19 pandemic
	4/28/20	Bulletin 20-EX-7 winds down prior COVID-19 directives
	8/5/20	Act requires coverage of early prescription drug refills during emergencies
Hawaii	3/27/20	Memorandum 2020-31 – Encourages insurers to work with their insureds to ensure health coverage continues during the COVID-19 crises
	4/27/20	Memorandum 2020-4A – Reiterating COVID-19-Related insurance guidance
Idaho	3/9/20	News Release : Carriers must cover COVID-19 without cost-sharing
	4/6/20	Bulletin No. 20-02 provides flexibility in pharmacy benefit requirements
	4/6/20	Bulletin No. 20-03 temporary waiver of telehealth restrictions
	7/10/20	Bulletin No. 20-13 recommends that insurance carriers take a number of steps to effectively remove the barriers to testing and treatment of the COVID-19 virus
Illinois	3/2/20	Bulletin 2020-2 prohibits carrier from charging higher cost for out-of-network providers for COVID-19 related care
	3/3/20	FAQs require carriers to cover COVID-19 testing at in-network pricing and without cost-sharing

	3/19/20	Exec Order 2020-09 expands telehealth services to include electronic and telephonic methods; requires coverage of in-network telehealth
	3/23/20	Bulletin 2020-04 addressed telehealth services pursuant to Exec Order 2020-09, prohibits pre-authorizations for COVID-19 telehealth
	3/31/20	Notice of Emergency Amendment updates telehealth rules to include audio-only interactions, e-visit services using online portals, distance providers
	4/20/20	Company Bulletin 2020-11 addresses financial, coverage and prescription drug supply concerns
(*)	5/20/20	Substitute Ordinance 2020-2343 protects employees from adverse employment action in response to the COVID-19 public health emergency and revises Chicago's Paid Sick Leave Ordinance
	5/29/20	Executive Order 2020-39 extends the expanded telehealth services through June 27, 2020
	6/26/20	Executive Order 2020-44 extends the expansion of telehealth services until July 26, 2020
Indiana	3/19/20	Exec Order 20-05 : COVID-19 testing required w/o prior authorization; 60-day moratorium on policy cancellations for premium nonpayment
	3/26/20	Bulletin 252 : expounds on Exec Order 20-05; requires COVID-19 testing w/o cost-sharing
	3/30/20	Executive Order 20-13 expands telehealth by allowing audio-only telemedicine and physical therapists, occupational therapists and speech therapists to practice via telemedicine (but not audio-only)
	4/21/20	Bulletin 253 provides guidance and reminders regarding COVID-19 testing and treatment
	5/7/20	Bulletin 254 extends the moratorium on policy cancellation and non-renewals
Iowa	3/19/20	Bulletin 20-04 delay of cancellation for small group employers for nonpayment of premiums
	3/27/20	Bulletin 20-06 : telehealth must be covered on same basis and at same rate as in-person visits
	6/22/20	Bulletin 20-10 : Specifies the types of COVID-19 tests that must be covered by insurers
Kansas	3/13/20	Press Release requires waiver of cost-sharing for COVID-19 testing
	3/20/20	Exec Order 20-08 : expands telemedicine to allow out-of-state physicians to use telemedicine with KS patients
	5/26/20	On May 26, 2020, Gov. Kelly issued Executive Order No. 20-35, which extends the provisions found in previous order no. 20-08 until June 30, 2020. The previous order relaxed state requirements for telemedicine in order to encourage its use during the COVID-19 pandemic. Executive Order 20-35

Kentucky	3/9/20	Exec Order 2020-220 : Requires COVID-19 testing without cost-sharing or prior authorization
	3/23/20	Governor Letter : expands the type of services available through telehealth
	3/23/20	Provider Telehealth or Telephonic Health Services FAQ provides guidance on telehealth and telephonic health services
Louisiana	3/18/20	Emergency Rule 36 waives cost-sharing and prohibits pre-authorization for COVID-19 testing
	3/23/20	Emergency Rule 37 expands telehealth coverage to include mental health, and requires treating telehealth as in-network
	3/30/20	Emergency Rule 40 declares a moratorium on policy cancellations and non-renewals for policy holders in the state
	4/1/20	Emergency Rule 41 imposes restrictions upon carriers in order to assist in the efficient transfer of patients between health care facilities
	4/9/20	Effective dates for Emergency Rules 36 and 37 extended to 5/12/20 Rule 36 Rule 37
	6/11/20	Legislation SB 426 requires insurers regulated by the state to cover COVID-19 diagnostic tests, antibody tests, and antiviral drugs when ordered by a physician for the purpose of making clinical decisions or treating a patient suspected of having COVID-19
Maine	3/20/20	Order regarding telehealth delivery of health services
	3/27/20	Order regarding group health plan continuation and eligibility during a furlough
Maryland	3/6/20	Bulletin 20-05 emergency bulletin on coverage of COVID-19
	3/10/20	Bulletin 20-06 is a follow up on coverage of COVID-19, requires carriers to waive cost-sharing on testing, labs, vaccinations, to elevate out of network requests, and makes changes to adverse determination on testing
	3/10/20	COVID-19 Insurance FAQs published
	3/13/20	Bulletin 20-07 relates to healthcare producer codes for COVID-19 diagnostic tests
	3/20/20	Announcement on Maryland Health Connection (state health insurance exchange) special enrollment period for any uninsured Marylander
	3/20/20	Bulletin 20-10 prohibiting cancellation of policies due to nonpayment of premium during COVID-19 State of Emergency
	8/5/20	Paid Sick Leave Revised HB 880

Massachusetts	3/6/20	Bulletin 2020-2 requires COVID-19 testing and treatment coverage without cost-sharing
	3/12/20	Bulletin 2020-3 : Commonwealth Health Connector (state exchange) announces enrollment period through 4/25/20
	3/16/20	Bulletin 2020-4 : Expands use of telehealth; prohibits pre-authorization/cost-sharing for COVID-19 treatment via telehealth
	3/23/20	Bulletin 2020-5 requires carriers to relax premium payment deadlines and assist in avoiding cancellation for nonpayment
(*)	3/25/20	State AG FAQs : Address employee rights and employer obligations with respect to COVID-19, including MA Earned Sick Time Earned Sick Time Details
	3/26/20	Bulletin 2020-6 requires carriers to work with pharmacies to allow for mailed Rx and early refills
	3/26/20	Bulletin 2020-7 requires carriers to make COVID-19 coverage answers and resources more easily available
	3/30/20	Bulletin 2020-09 : Exchange special enrollment period extended to May 25, 2020
	4/9/20	FAQs During COVID-19 : Consumer-facing FAQs answering a number of questions concerning the impact of COVID-19 on health insurance offered in the state
	4/9/20	Bulletin 2020-13 : Updated guidance on COVID-19 treatment requirements for insurers
(*)	4/10/20	Frequently Asked Questions About COVID-19: Employee Rights and Employer Obligations FAQs addressing employment and labor law concerns, including earned sick time
	5/18/20	Bulletin 2020-16 : Updated guidance on COVID-19 testing from the Division of Insurance
	6/8/20	Bulletin 2020-19 : Requires flexibility for early intervention services due to COVID-19
	6/25/20	Bulletin 2020-21 : Extends the relaxation of prior authorization procedures due to COVID-19
	7/8/20	Bulletin 2020-23 : Updated guidance on COVID-19 testing
Michigan	3/12/20	Governor Press Release expanding telehealth
	3/25/20	Exec Order 2020-25 requires carriers to allow early refills of all 30- or 60-day covered Rx medications
	4/3/20	Executive Order 2020-36 provides protections for employees who stay home related to COVID-19
	4/13/20	Bulletin 2020-16 advises insurers to consider flexibility regarding premium payment and claims filing

	4/15/20	Press Release announces the Department is prioritizing health insurance appeals related to COVID-19
	5/14/20	Executive Order 2020-86 expands the use of telehealth services in light of the continued COVID-19 public health emergency
	5/26/20	Executive Order No. 2020-104 expands access to COVID-19 testing
	6/2/2020	Consumer Alert notifies Michiganders that COVID-19 testing should be covered by most health insurance plans without any cost-sharing
Minnesota	3/13/20	Memorandum eliminates COVID-19 testing coverage pre-authorization and cost-sharing; expands telehealth
	3/20/20	Press Releases announce special enrollment window on MNsure (state health insurance exchange) through 4/21/20
(*)	4/2020	FAQs : Saint Paul's Labor Standards Enforcement and Education Division released an FAQ resource regarding earned sick and safe time
(Duluth) (*)	3/15/20	FAQs : Outline additional obligations under earned sick and safe time as it relates to COVID-19
(Minneapolis) (*)	3/18/20	FAQs : Outline additional employer obligations under sick and safe time ordinance as it relates to COVID-19
Mississippi	3/16/20	Bulletin 2020-1 addresses insurance coverage regarding use of telemedicine during COVID-19 crisis
(*)	3/16/20	Exec Order 1458 : State and local workers entitled to paid leave for COVID-19 reasons
	3/25/20	Bulletin 2020-3 provides a moratorium on policy cancellations and non-renewals for employers that are adversely affected by the COVID-19 pandemic Bulletin 2020-3 FAQs
Missouri	3/3/20	Bulletin 20-03 requires COVID-19 testing coverage without cost-sharing.
	3/18/20	Exec Order 20-04 expands telehealth and prohibits one in-person visit as a prerequisite for telehealth services
	3/21/20	Bulletin 20-05 and FAQs extends carrier grace periods for at least 60 days for premium payments from employers
	3/26/20	Bulletin 20-07 requires telehealth coverage on same terms as in-person visits
	5/7/20	Bulletin 20-10 extends grace periods
	5/15/20	Insurance Bulletin 20-15 provides an extension of Bulletin 20-07 through June 15, 2020, continuing to encourage telehealth services
Montana	3/19/20	Press Release : Carriers must provide COVID-19 testing without cost sharing or pre-authorization

	4/21/20	Governor issues COVID-19 telemedicine directive
Nebraska		
Nevada	3/5/20	Emergency Regulation prohibits out-of-pocket costs for COVID-19 testing (whether in provider office, urgent care center, or ER)
(*)	3/11/20	Guidance : Employers w/ 50 or more NV employees must provide paid sick leave to employees impacted by COVID-19 quarantine
	3/17/20	Announcement of special enrollment window on Nevada Health Link (state health insurance exchange) through 4/15/20
	3/30/20	Guidance for health insurance carriers asking them to be flexible with premium payments, encourage telehealth, and eliminate pre-authorization standards
	6/15/20	Proposed Regulation extends emergency regulation promulgated on March 5, 2020 until state emergency declaration expires
	7/9/20	Emergency Regulation R054-20 requires insurers provide to each insured and provider of health care that participates in the network plan of the insurer, prohibits health insurers regulated by the state from imposing cost sharing or medical management techniques to restrict access by an insured to screening, testing or a vaccine for COVID-19, and requires health insurers to cover a prescription drug that is not included in the formulary of the insurer under certain conditions.
New Hampshire	3/10/20	INS No. 20-016-AP requires coverage for COVID-19 testing (whether in provider office, urgent care center, or ER)
	3/18/20	Emergency Order 8 expands telehealth and requires COVID-19 testing/treatment coverage via telehealth without cost-sharing
	3/23/20	Emergency Order 14 allows out-of-state pharmacies to act as licensed mail-order facility
	3/23/20	Emergency Order 15 allows out-of-state providers to provide medically necessary services and telemedicine in New Hampshire
	4/8/20	Bulletin 20-24-AB provides additional telehealth guidance
	4/9/20	Emergency Order #30 establishes temporary requirements for health care provided in alternative care settings (ACS)
	4/24/20	Emergency Order #34 provides additional guidance on temporary requirements regarding health coverage related to COVID-19
	5/1/20	Emergency Order #40 Exhibit B provides guidelines for employers (and their employees) who remain open/re-open during the COVID-19 public health crisis
	5/21/20	Executive order #47 expands access to COVID-19 testing
New Jersey	3/10/20	Bulletin No. 20-03 requires COVID-19 screening/testing to be provided without cost-sharing

	3/15/20	Employer Health Coverage Filings Due Date Extended : Employer shared responsibility filings due date delayed to May 15
(*)	3/16/20	Worker Benefits, Protections and the Coronavirus : Guidance on how state's earned sick leave, temporary disability insurance (TDI), and family leave insurance laws apply in regards to the coronavirus emergency
	3/19/20	Bulletin No. 20-04 encourages carriers to relax premium payment due dates, extend grace periods, and waive late fees/penalties
	3/22/20	Bulletin No. 20-07 requires telehealth coverage without cost sharing and on par with in-person visits/treatments
	4/10/20	Bulletin No. 20-12 guidance to small employer market insurers
	4/10/20	Bulletin No. 20-13 guidance to large employer market insurers
	5/13/20	Bulletin No. 20-24 updates to the requirement for insurers to waive all cost-sharing payments for the screening and testing for COVID-19
	5/28/20	Bulletin No. 20-27 : Insurers must offer 60-day grace period to health and accident policyholders
New Mexico	3/26/20	Bulletin 2020-004 requires carriers to follow CMS guidance on claim bill/processing, and to allow one-time Rx refills
	3/12/20	Press Release requiring carriers to send notice regarding COVID-19 coverage
	3/12/20	Emergency Reg Amendment prohibits cost-sharing for COVID-19 testing
	3/17/20	Bulletin 2020-005 : Telehealth visits must be treated equally with in-person visits; prohibits prior authorization for COVID-19 treatment
	3/20/20	Bulletin 2020-006 : Prohibits canceling/non-renewing policies due to premium nonpayment; extends grace periods
	3/26/20	Bulletin 2020-007 reminds insurers to comply with public health orders, asks for help fighting fraud, and reminding them of excepted benefit policy requirements
	4/1/20	Bulletin 2020-008 urges insurers to speed up payments to hospitals and streamline administration
	4/30/20	On April 30, 2020, the Office of the Superintendent of Insurance issued Bulletin No. 2020-009, which reminds carriers that they must hold insureds harmless for expenses related to the testing, diagnosis and treatment of COVID-19 and comply with surprise billing laws. Bulletin No. 2020-009
	8/4/20	On August 4, 2020, the Office of the Superintendent of Insurance issued Bulletin 2020-016, which expresses the state's expectation that health insurers licensed in the state will notify contracted providers that they are not allowed to charge patients for COVID-19 testing or treatment. Bulletin 2020-016

New York	3/3/20	Circular Letter No. 3 : COVID-19 testing required without cost-sharing
	3/16/20	Announcement: NY State of Health (state health insurance exchange) announces special enrollment period through 4/15/20
	3/16/20	Emergency Regulations : Prohibit cost-sharing on in-network services provided via telehealth
(*)	3/18/20	FAQs : New COVID-19 NY PFL benefit (14 days of paid sick leave) for quarantined workers
	3/19/20	Circular Letter No. 7 : Carriers must relax due dates, extend grace periods, and waive late fees/penalties on premium payments for employers impacted by COVID-19
	4/2020	DFS releases questions and answers regarding coronavirus coverage
(*)	4/2/20	State passes new permanent sick leave law (Please see Part J, pp. 41-5, of the linked bill that became law.)
	4/7/20	DFS Emergency Amendment provides temporary coronavirus premium relief
	5/5/20	Cost Sharing for essential workers' mental health services temporarily eliminated
	5/22/20	DFS Circular Letter 12 : Insurers must cover COVID testing performed at pharmacies without cost sharing
	5/29/20	FAQs issued on mental health coverage for essential workers
	6/11/20	Amendment prohibits cost-sharing for in-network covered services delivered via telehealth during COVID-19 emergency
(*)	6/26/20	Employees who voluntarily travel to high-risk states not eligible for state COVID-19 paid sick leave Executive Order 202.45
	7/15/20	Governor extends special enrollment period for uninsured residents Announcement
	8/5/20	Circular Letter protects insureds from PPE fee assessments
	8/18/20	Special enrollment for uninsured extended for additional 30 days Announcement
North Carolina	3/24/20	Notice requires carriers to relax due dates, extend grace periods, and waive late fees/penalties on premium payments for employers impacted by COVID-19
	3/12/20	Bulletin 20-B-05 : Waive prior authorization and cost-sharing for COVID-19 testing; ensure robust telehealth is available
	3/27/20	Bulletin Number 20-B-06 calls for premium payment and other relief for insureds affected by the COVID-19 pandemic

	4/21/20	Bulletin 20-B-07 : Commissioner extends prior premium deferral order
North Dakota	3/20/20	COVID-19 and Insurance Resource page available
	3/11/20	Bulletin 2020-1 provides coverage without cost sharing and waives pre-authorization requirements for COVID-19 testing
	3/24/20	Bulletin 2020-3 provides expansion of telehealth services
Ohio	3/11/20	Bulletin 2020-02 COVID-19 testing required without cost-sharing; telehealth coverage required on same terms as in-person visit
	3/20/20	Bulletin 2020-03 : carriers should relax premium payment due dates, add grace periods, and waive late fees/penalties for nonpayment
	3/20/20	Bulletin 2020-05 : COVID-19 testing and treatment covered without cost-sharing or pre-authorization, and as in-network
	3/27/20	FAQs providing guidance on Bulletin 2020-03
	4/15/20	Bulletin 2020-09 provides flexibility for timing of financial filings, electronic filings, and on-site exams
Oklahoma	3/17/20	Bulletin No. 2020-02 waives COVID-19 testing cost-sharing; extends grace periods for COVID-19-related reasons, and allows early Rx refills
	4/29/20	On April 29, 2020, Insurance Commissioner Mulready amended LH Bulletin No. 2020-02, to include a requirement that health carriers licensed in the state shall follow federal guidelines with respect to payment of anti-body tests related to COVID-19, to require health carriers to accept any claim or claim related document bearing an e-signature or an e-notary, and require carriers to continue to pay claims without regard to premium payment status during the (60) day grace period for nonpayment of premiums granted under the original bulletin. LH Bulletin No. 2020-02 (as amended)
	5/22/20	On May 22, 2020, the Division of Insurance issued LH Bulletin No. 2020-03 to life and health insurers and HMOs licensed by the state. The bulletin expects those insurers to cover PCR, antigen, and antibody tests as part of the effort to combat the COVID-19 pandemic. LH Bulletin No. 2020-03
	6/18/20	LH Bulletin No. 2020-02 amended to extend provisions regarding telemedicine, waiver of preauthorization requirements for certain COVID-19 treatments, and coverage for lab tests and doctor visits relating to the treatment of COVID-19 until the state public emergency is lifted
Oregon	3/17/20	DFR agreement for coverage of COVID-19 treatment and testing
	3/25/20	Telehealth Guidance in relation to the ongoing COVID-19 outbreak
Pennsylvania	3/10/20	Notice 2020-03 : Waive cost-sharing for COVID-19 testing, including for out-of-network or ER
	3/19/20	Notice 2020-04 requires carriers to relax due dates, extend grace periods, and waive late fees/penalties on premium payments for employers impacted by COVID-19

(Philadelphia) (*)	3/20/20	Announcement on expanded COVID-19-related reasons for use of city's mandated paid sick leave law Updated FAQs Updated Guidelines
(Pittsburgh) (*)	3/15/20	Guidance and FAQs : Expand city's Paid Sick Days Act for COVID-19 related leaves
Puerto Rico (*)	4/9/20	Effective date of new law that allows employees to use vacation leave after exhausting sick leave, and grants five days of emergency leave after that.
	4/16/20	On April 16, 2020, Gov. Vazquez-Garced signed into law HB No. 2442, which provides that all medical care, study, analysis, diagnosis and treatment of COVID-19, including hospitalization, will be free of cost for all citizens regardless of whether or not they have health insurance. HB No. 2442
Rhode Island	3/12/20	Announcement from Health Source RI (state health insurance exchange) of special enrollment period through 4/15/20
	3/13/20	Instructions stating COVID-19 testing/screening coverage must be without prior-authorization or cost-sharing; telemedicine updates
	3/18/20	Exec Order 20-06 expands telemedicine by suspending patient location requirement and allows audio-only telephone conversations
	3/25/20	Bulletin 2020-04 relaxes grace periods, waives late payment penalties/fees, prohibits cancellation for nonpayment of premiums
	3/31/20	FAQs provided for providers regarding temporary telemedicine changes
	4/6/20	Insurance Bulletin Number 2020-5 clarifies Executive Order 20-06 which applies to all insurers
	4/7/20	FAQs provided for consumers regarding COVID-19 health benefit changes
	7/3/20	Executive Order 20-52 extends the expansion of telehealth services until August 2, 2020
	7/31/20	Executive Order 20-59 extends the expansion of telehealth services until September 2, 2020
South Carolina	3/25/20	Bulletin 2020-2 : Carriers must relax premium payment due dates, add grace periods, and waive late fees/penalties for nonpayment
South Dakota	3/25/20	Bulletin 20-02 : COVID-19 testing without cost-sharing, pre-authorization; early Rx refills required; grace periods for premium payments
Tennessee	3/9/20	Bulletin No. 20-02 : COVID-19 testing w/o cost-sharing, pre-authorization; vaccine covered (when available) without cost sharing
	3/20/20	Exec Order 15 : Provide coverage for medically-necessary covered services via telemedicine
	3/24/20	Bulletin 2020-03 : Carriers must relax premium payment due dates, add grace periods, and waive late fees/penalties for nonpayment

Texas	3/10/20	TDI Press Release : COVID-19 testing without cost-sharing, pre-authorization; early Rx refills required; grace periods for premium payments
	3/17/20	Emergency Rule : Carriers must provide telehealth coverage (including mental health services) on same terms as in-person services
	3/19/20	Bulletin B-0005-20 : Carriers must cover COVID-19 testing without cost-sharing, pre-authorization
	3/23/20	Bulletin B-0007-20 : Carriers must relax premium due dates, add/extend grace periods, and waive late fees for premium payments
	3/31/20	Bulletin B-0016-20 encourages alternative health plans to waive costs associated with COVID-19 diagnosis and treatment
	4/1/20	Bulletin B-0017-20 expects exclusive provider networks and HMOs to provide coverage for COVID-19 testing and to make sure their networks are adequate
	4/1/20	Emergency Rule 28 TAC 35.2 requires health plans to authorize payments for additional one-time 90-day drug supply, among other requirements associated with covering pharmaceuticals
	4/9/20	TDLR granted authority to ease telehealth restrictions for certain health care providers, including behavioral analysts and hearing instrument fitters
	4/30/20	On April 30, 2020, the Department of Insurance issued Bulletin B-0024-20, which informs insurers that a statutory requirement to report cost and utilization data they collect about those plans for 2019 to report that data to the department will be delayed a year Bulletin B-0024-20
	5/11/20	On May 11, 2020, the Department of Insurance issued Bulletin B-0025-20, which encourages insurers licensed by the department extend prior authorizations for elective procedures that were authorized before Gov. Abbott postponed those procedures in an emergency order issued on March 22, 2020 Bulletin B-0025-20
(*)	6/5/20	State Supreme Court denies Austin, TX, appeal of decision to enjoin paid sick leave ordinance
Utah	3/15/20	Information Page : COVID-19 insurance information with helpful links for employers on carrier coverage of COVID-19
	3/17/20	Bulletin 2020-1 : Requires COVID-19 testing without cost-sharing, pre-authorization; allow one-time Rx refills
	8/12/20	Bulletin 2020-16 : Provides information on the federal and state requirements for coverage of COVID-19 testing
Vermont	3/17/20	Bulletin No. 209 : Requires COVID-19 testing/screening without cost-sharing, pre-authorization
	3/20/20	Bulletin No. 210 : Requires carriers to allow 30-day Rx refills

	3/24/20	Health Connect Special Enrollment state exchange allows for COVID-19 special enrollment period
	3/25/20	Emergency Rule H-2020-02-E Guidance on expansion of telehealth services
	3/31/20	COVID-19 FAQs Department of Labor FAQs on COVID-19
	4/14/20	Emergency Rule H-2020-03-E requires that COVID-19 testing and treatment be provided without cost sharing
	7/21/20	Insurance Bulletin No. 214 clarifies the COVID-19 tests that must be covered without cost sharing
	9/1/20	Relaxed Prescription Refill Rules Due to COVID-19 H. 960 NFP Article »
Virginia	3/11/20	Insurance Department news release saying carriers have all adopted waiver of employee cost sharing for COVID-19 testing
Washington	3/5/20	Emergency Order No. 20-01 : COVID-19 testing must be provided without cost-sharing, pre-authorization
(*)	3/6/20	Paid Sick Leave and Coronavirus Common Questions : List of common questions pertaining to the state's paid sick leave laws and COVID-19
	3/24/20	Emergency Order No. 20-02 : Requires at least 60-day grace period for premium payments
	7/2/20	Extension of Emergency Order No. 20-01 : Extends rules requiring COVID-19 to be covered without cost sharing or preauthorization
	7/16/20	Partial Extension of Emergency Order No. 20-02 : Extends COVID-19 testing rules until August 16, 2020
	7/29/20	Order Extending Emergency Orders 20-01 and 20-06 : Extends emergency orders providing COVID-19 testing without copays or deductibles, one-time early prescription refill, and surprise billing protection
	8/14/20	Order Extending Emergency Order No. 20-02 : COVID-19 testing without cost sharing and increased flexibility for telemedicine extended
	8/28/20	Extension of Emergency Orders on COVID-19 Testing and Surprise Billing Further Extending Emergency Order 20-01 Further Extending Emergency Order 20-06
<i>(Seattle)</i> (*)	3/18/20	Seattle Paid Sick and Safe Time : Expands the types of absences for which employees may use paid sick and safe time leave
West Virginia	3/9/20	Bulletin No. 20-01 : No cost sharing, pre-authorization for COVID-19 testing coverage
	3/13/20	Bulletin No. 20-03 : Mandates coverage for telehealth if covered through in-person visits, must be on same terms (cost-sharing, etc.)

	3/13/20	Bulletin No. 20-05 : Carriers must cover one-time early Rx refill; encouraged to use mail-order Rx benefits
	3/13/20	Emergency Declaration : Carriers must adjudicate claims as expeditiously as possible
	3/26/20	Bulletin No. 20-07 addresses flexibility of carriers on employer premium payments during COVID-19 pandemic
	3/27/20	Emergency order on COVID-19 pandemic and prescription medication delivery
Wisconsin	3/6/20	Bulletin requires COVID-19 testing without cost-sharing or prior-authorization
	3/12/20	Update No. 2020-09 : allows Medicaid coverage of all telehealth services for all originating sites
	3/20/20	Bulletin : carriers must provide flexibility on non-payment of premiums during COVID-19 pandemic (extend grace periods, non-cancellation)
	3/26/20	OCI Guidance : requires carriers to allow furloughed employees (those working less than 30 hours/week) to be eligible for group coverage
	4/15/20	2019 Wisconsin Act 185 provides requirements related to COVID-19
	4/21/20	Bulletin summarizes provisions from 2019 Wisconsin Act 185
	5/19/20	Notice to Insurers summarizes federal requirements of the FFCRA and CARES Act
Wyoming	3/11/20	Bulletin 20-01 requires COVID-19 testing without cost-sharing or pre-authorization, and requires it at in-network rates; liberalize telehealth
	6/10/20	Information Bulletin expresses expectation that insurers cover PCR, antigen, and antibody tests when physicians determine they are necessary to diagnose or treat COVID-19

For more COVID-19 related developments, visit your AutoEnroll home page.

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