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State issues emergency order for health insurance companies

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Salem, OR—The Oregon Department of Consumer and Business Services issued a new emergency order for health insurance companies during the COVID-19 outbreak.

The order requires health insurance companies to:
• Provide at least a 60-day grace period to pay any past due premiums
• Pay claims for any covered services during the first 30 days of the grace period
• Extend all deadlines for reporting claims and other communications, and provide members with communication options that meet physical distancing standards

“It is encouraging to see the state’s health insurers step up to support both their customers and health care providers during this time,” said Andrew Stolfi, insurance commissioner and DCBS acting director. “Providing grace periods and paying claims will provide peace of mind for Oregonians and help health care providers get paid for these essential services when they need it the most.”

The order enables Oregonians to continue receiving health insurance coverage and have

their claims paid. It also ensures health care providers receive payment for the services they are diligently providing their patients as the COVID-19 outbreak continues to disrupt everyone's daily lives and the state's ordinary course of business.

The order is in effect through June 3 and can be extended in 30-day increments during the course of the COVID-19 outbreak.

It is important to note, this order does not apply to self-insured plans. The state encourages self-insured plans to follow these same guidelines. These are plans in which an employer assumes the financial risk of providing health care benefits to its employees. Oregonians who have a self-insured plan should check with their employer about their coverage options.

If you have questions about your insurance coverage, contact your insurance provider. If you have questions about a health insurance company or agent or need to file a complaint, call the Division of Financial Regulation's advocacy team at 888-877-4894 (toll-free) or visit dfr.oregon.gov

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About DCBS: The Department of Consumer and Business Services is Oregon's largest business regulatory and consumer protection agency. For more information, visit www.dcbs.oregon.gov (http://www.dcbs.oregon.gov)

About Oregon DFR: The Division of Financial Regulation is part of the Department of Consumer and Business Services, Oregon's largest business regulatory and consumer protection agency. Visit www.dcbs.oregon.gov (http://www.dcbs.oregon.gov) and http://dfr.oregon.gov/Pages/index.aspx (http://dfr.oregon.gov/Pages/index.aspx)

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