North Dakota Insurance Department

Jon Godfread, Commissioner

BULLETIN 2020-12

TO: Insurance Carriers offering Health Benefit Plans and Self-Funded Plans

FROM: Jon Godfread, Commissioner

DATE: November 30, 2020

SUBJECT: COVID-19 Vaccination Administration Costs

The United States federal government, through section 3203 of the CARES Act and the Public Health Service Act, and through the Interim Final Rule issued on October 28, 2020, requires coverage without cost-sharing of COVID-19 vaccination administration costs by health insurance issuers offering group or individual health insurance. Further, coverage without cost sharing is applicable to small-group and large-group health plans, fully insured and self-insured plans.

In consideration of these federal requirements, the Commissioner expects that all self-funded and fully insured group health plans, individual health plans, and short-term limited-duration plans cover, without cost sharing, COVID-19 vaccinations. This means that no provider, in-network or out-of-network, administering the vaccination will be denied reasonable reimbursement for administration fees, and no consumer will be charged a copay, coinsurance, or deductible for receiving a vaccination. These conditions apply whether the consumer receives a single dose COVID-19 vaccination or a COVID-19 vaccination that requires a series of two or more doses.

To further define, "out-of-network" providers not only means private health care facilities, but also means public facilities, to include North Dakota's twenty-eight local public health units and the tribal health facilities for the Mandan, Hidatsa, & Arikara Nation (Three Affiliated Tribes), the Spirit Lake Nation, the Standing Rock Sioux Tribe, the Turtle Mountain Band of Chippewa Indians, the Sisseton-Wahpeton Oyate Nation, and the Trenton Indian Service Area.

Bulletin 2020-12 will expire and be rescinded upon the rescission of Governor Burgum's Executive Order 2020-03, unless otherwise renewed by the department.

Insurance carriers with questions related to this Bulletin are advised to contact the Insurance Department by telephone at 701-328-2440 or email at insurance@nd.gov.