STATE OF TENNESSEE
DEPARTMENT OF COMMERCE AND INSURANCE
500 JAMES ROBERTSON PARKWAY
NASHVILLE, TENNESSEE 37243-5065
615-741-6007

BILL LEE
GOVERNOR

HODGEN M. MAINDA
COMMISSIONER

BULLETIN 20-03

TO: Carriers writing insurance coverage in Tennessee

FROM: Hodgen Mainda, Commissioner

RE: COVID-19 Guidance to Carriers

DATE: March 24, 2020

The Tennessee Department of Commerce and Insurance requests carriers provide employers and individuals with as much flexibility as practicable during the period of the COVID-19 public health crisis. Carriers should work with policy holders who have concerns about their ability to timely pay premium to ensure that policy holders can maintain their existing insurance coverage. Carriers across all lines of business, upon request or upon calls about coverage, should explain to consumers affected by COVID-19 options to maintain continuous coverage during this difficult time. Carriers should explain existing applicable grace periods that may allow policyholders to delay premium payments without losing coverage. Additionally, carriers should explore ways to eliminate late fees, non-sufficient funds fees, and installment fees. Carriers should also work with employers or individuals to find the best ways to address concerns with the timing of premium payments in order to delay any cancellation of coverage for non-payment and collection activity. Finally, carriers should explore ways to streamline administrative processes and paperwork to facilitate continuous coverage and ease burdens on policy holders.

###