STATE OF CONNECTICUT

INSURANCE DEPARTMENT

BULLETIN No. IC-39
March 9, 2020

TO: ALL HEALTH INSURANCE COMPANIES AND HEALTH CARE CENTERS AUTHORIZED TO CONDUCT BUSINESS IN CONNECTICUT

RE: CORONAVIRUS (COVID-19) OUTBREAK AND TESTING

In light of the recent novel coronavirus (COVID-19) outbreak, it is the position of the Connecticut Insurance Department that all health insurance companies and health care centers authorized to conduct business in Connecticut are encouraged to handle individual and group health insurance claims, until such time as the Insurance Commissioner deems otherwise, as follows:

1. Waiver of Cost-Sharing for COVID-19 Testing:

    a. In order to ensure that cost-sharing is not a barrier to testing for COVID-19, health insurers and health care centers are encouraged to waive any cost-sharing related to COVID-19 laboratory tests. Also, health insurers and health care centers are encouraged to waive any cost-sharing related to an in-network provider office visit, urgent care visit, or emergency room visit when the purpose of such visit is to be tested for COVID-19.

    b. In addition, health insurers and health care centers are encouraged to offer and waive cost-sharing for medical advice and treatment of COVID-19 via telehealth services.

2. Information and Benefits:

As a result of the recent COVID-19 outbreak, health insurers and health care centers are encouraged to devote resources to inform enrollees, certificate holders and insureds of available benefits, quickly respond to consumer inquiries and consider revisions needed to streamline responses and benefits for consumers.

3. Preparing Health System for Increased Cases:

Health insurers and health care centers are encouraged to verify their provider networks are adequately prepared to handle a potential increase in the need for health care services, including offering access to out-of-network services where appropriate and required, in the event of increased cases of COVID-19 diagnoses.

4. Out-of-Network Services:

Consistent with existing approved forms, if in-network availability is unreasonable with regards to time and distance, health insurers and health care centers are encouraged to permit enrollees, certificate holders and insureds to obtain testing and treatment for COVID-19 out-of-network and provide coverage for such testing and treatment the same as on an in-network basis. Please note that pursuant to item 1, cost-sharing for such testing is encouraged to be waived.

5. Prescription Drugs:

Except as otherwise indicated under state or federal law, and subject to monitoring by the Department of Consumer of Protection related to controlled substances[1], health insurers and health care centers are encouraged to authorize payment to pharmacies for a ninety (90) day supply of maintenance prescription medications for individuals.

6. Utilization Review:

Health insurers and health care centers are encouraged not to apply any penalties for failure of an enrollee, certificate holder or insured to provide notice as would otherwise be required by a health insurer's or health care center's utilization review requirements where such individual has sought testing or treatment for COVID-19.

7. Claims Filing Deadlines:

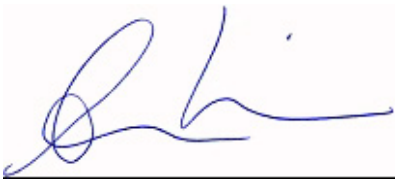
Upon notification by the Insurance Commissioner, health insurers, health care centers, and any preferred provider networks or pharmacy benefit managers acting on their behalf, are encouraged to extend the time limits for providers, enrollees, certificate holders and insureds to submit claims for the testing or treatment of COVID-19.

8. Information to Department:

The Department requests that health insurers and health care centers provide information on the steps they are taking in response to the items in this Bulletin. Health insurers and health care centers may send such information to cid.lh@ct.gov.

In order to protect the public health, health insurers and health care centers are asked to identify and remove barriers to testing and treatment for COVID-19. Health insurers and health care centers should be prepared to address COVID-19 cases in Connecticut and the Department extends its appreciation to them for working with the State to address this public health challenge. Since the COVID-19 situation continues to evolve, health insurers and health care centers should continually assess their readiness and be prepared to make any necessary adjustments.

For more information regarding this Bulletin, please contact cid.lh@ct.gov.



Andrew N. Mais
Insurance Commissioner

[1]See Conn. Gen. Stat. Sec. 21a-240.