News Release

Maryland Insurance Administration

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COVID-19: Emergency regulations approved

Deductibles, co-pays and other cost-sharing waived to control spread of virus

BALTIMORE – The Maryland General Assembly's Joint Committee on Administrative, Executive & Legislative Review (AELR) has approved emergency regulations for all health carriers regulated by the Maryland Insurance Administration (MIA).

The following new regulations, issued by Governor Larry Hogan to control the spread of the COVID-19 virus, will go into effect immediately:

- Health carriers must waive any cost-sharing, including co-payments, coinsurance and deductibles, for any visit to diagnose or test for COVID-19 regardless of the setting of the testing. For example, the test could be given in an emergency room, a physician's office or an urgent care center.
- Health carriers must waive any cost-sharing for laboratory fees related to COVID-19.
- Health carriers must waive any cost-sharing for COVID-19 vaccination.
- The Maryland Insurance Commissioner may require a health carrier to make a claims payment for COVID-19 that the carrier had denied as experimental.
- A health carrier shall evaluate a request to use an out-of-network provider to test for COVID-19 solely on the basis of whether the test is medically necessary or appropriate.
- Health carriers may only require prior authorization for COVID-19 testing based on medical necessity.
- The MIA is instituting an expedited grievance procedure to review adverse decisions on requests for coverage for COVID-19 testing.

In addition, on March 6, under the direction of Governor Hogan, Maryland Insurance Commissioner Al Redmer, Jr. issued a bulletin that triggered emergency regulations. It requires health insurers to waive any time restrictions on prescription drug refills and authorize payment to pharmacies for at least a 30-day supply of medication as a response to the COVID-19 virus. This action will allow individuals to obtain medications in advance of any quarantine.

The MIA is also asking health carriers to engage in focused member education and outreach regarding medically necessary health care services for COVID-19 prevention, diagnosis and treatment.

About the Maryland Insurance Administration

The Maryland Insurance Administration is an independent State agency charged with regulating Maryland's $28.5 billion insurance industry. For more information about the Insurance Administration, please visit www.insurance.maryland.gov or follow us on Facebook at www.facebook.com/MDInsuranceAdmin, Twitter at @MD_Insurance, LinkedIn at www.linkedin.com/company/maryland-insurance-administration or Instagram at @marylandinsuranceadmin.

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