



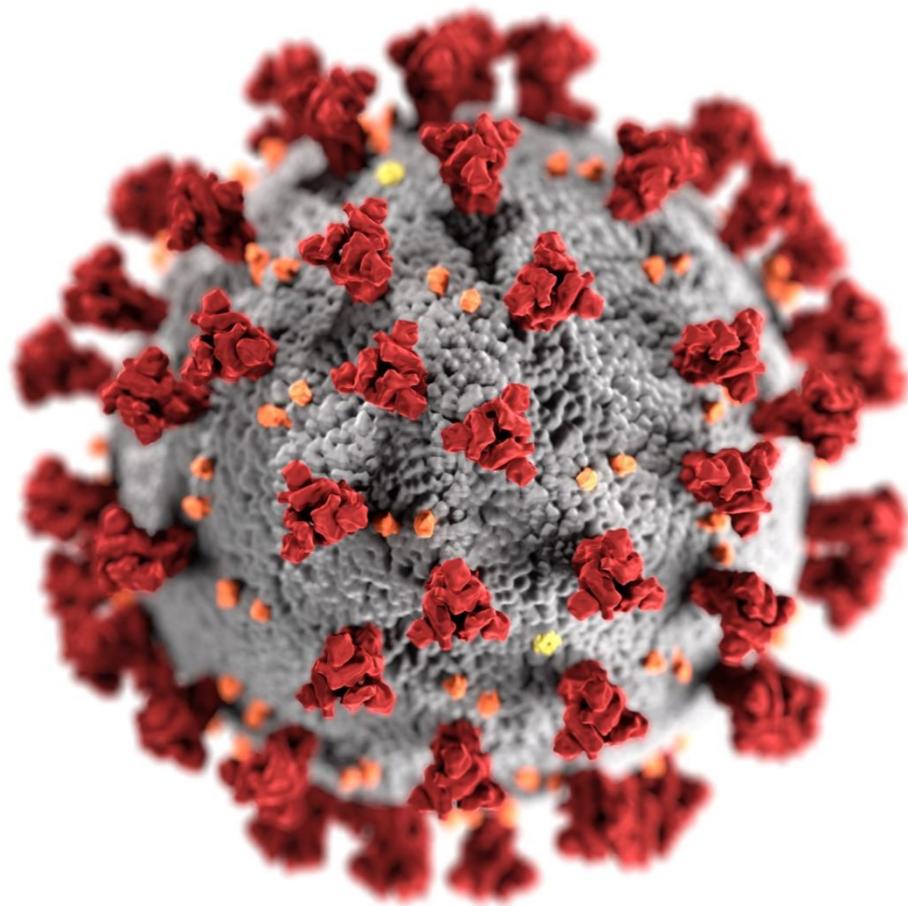
Continuing Education

COVID-19 Ethics and Best Practices for Life and Health Agents

Course #3194148

Dean L. Cameron, Director
Idaho Department of Insurance
www.DOI.Idaho.gov

Status of the DOI



- Idaho Official Resources for the Novel Coronavirus at [Coronavirus.Idaho.Gov](https://www.coronavirus.idaho.gov)
- DOI business hours and activities remain unaffected
- Contact the DOI via phone at (208) 334-4339 or email at agent@doi.idaho.gov
- Visit the [DOI Coronavirus Resource](#) page, including the latest updates on [Producer FAQ's](#)

Dean L. Cameron, Director
Idaho Department of Insurance
www.DOI.Idaho.gov

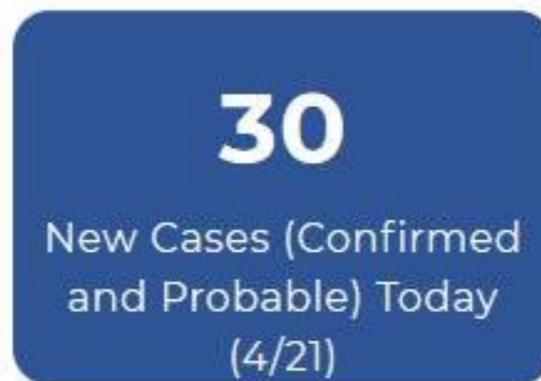


COVID-19 in Idaho

The US surgeon general said this week is going to be the "hardest and the saddest" for "most Americans' lives," describing the upcoming period as a "Pearl Harbor moment" and a "9/11 moment."

COVID-19 in Idaho

*Data updated at 5:00 p.m. MT, 4/21/2020. State-level data will be updated at 5 p.m. MT daily, based on surveillance system records provided by the health districts. Public health district data will be updated on their agency website at their discretion and might differ from data presented here. **Data are preliminary and subject to change.**



Pressure Points: Testing Capacity, PPE, Hospital Capacity, Long-term Care Facilities, Blaine County

Dean L. Cameron, Director
Idaho Department of Insurance
www.DOI.Idaho.gov



COVID-19 Peak in Idaho

The state is well-situated to avoid a shortfall of hospital beds and ventilators if the projections hold.



Credit: Institute for Health Metrics and Evaluation

Dean L. Cameron, Director
Idaho Department of Insurance
www.DOI.Idaho.gov

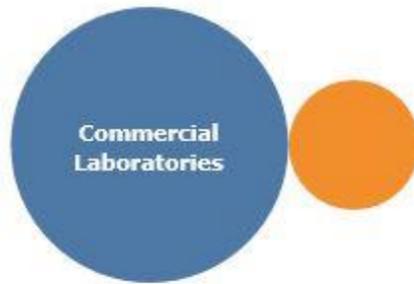


COVID-19 in Idaho

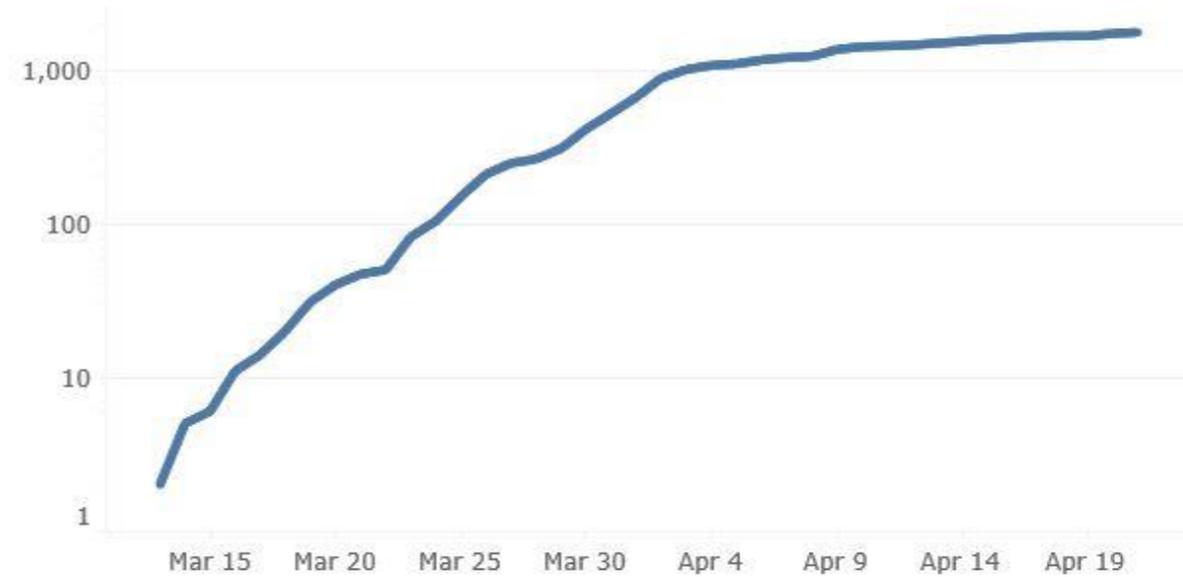


1,766 (30 New)
Statewide Cases
 (Lab Confirmed + Probable Cases)

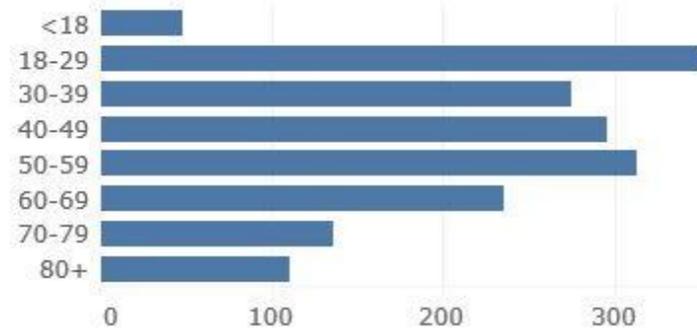
Testing for COVID-19*



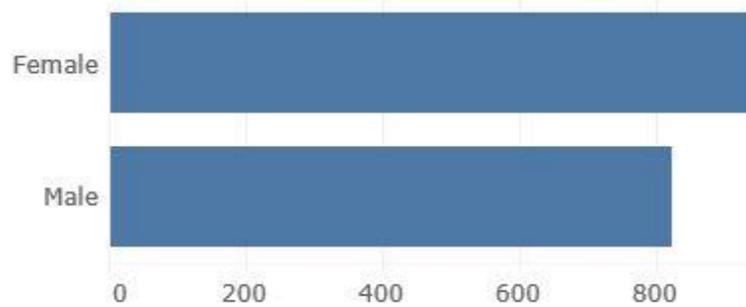
COVID-19 Trend Cumulative Cases



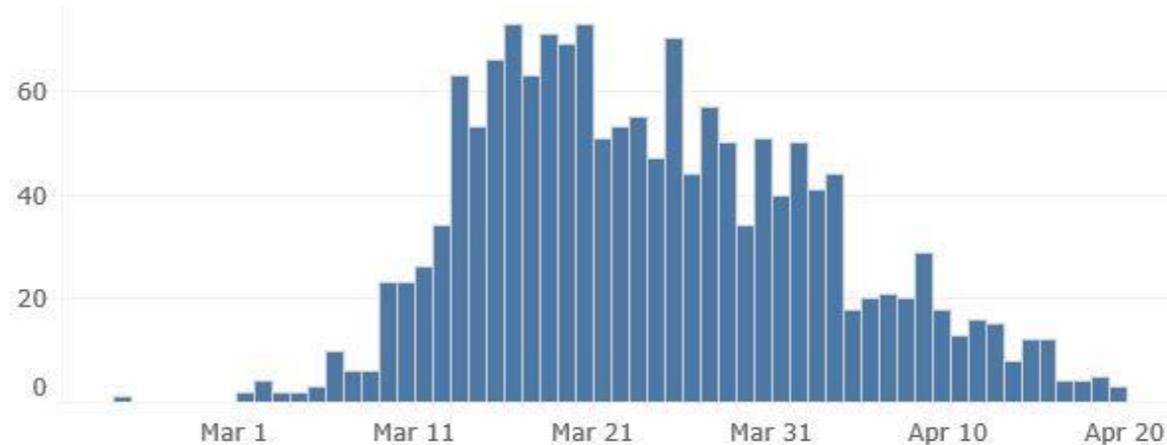
COVID-19 by Age-Group



COVID-19 by Sex



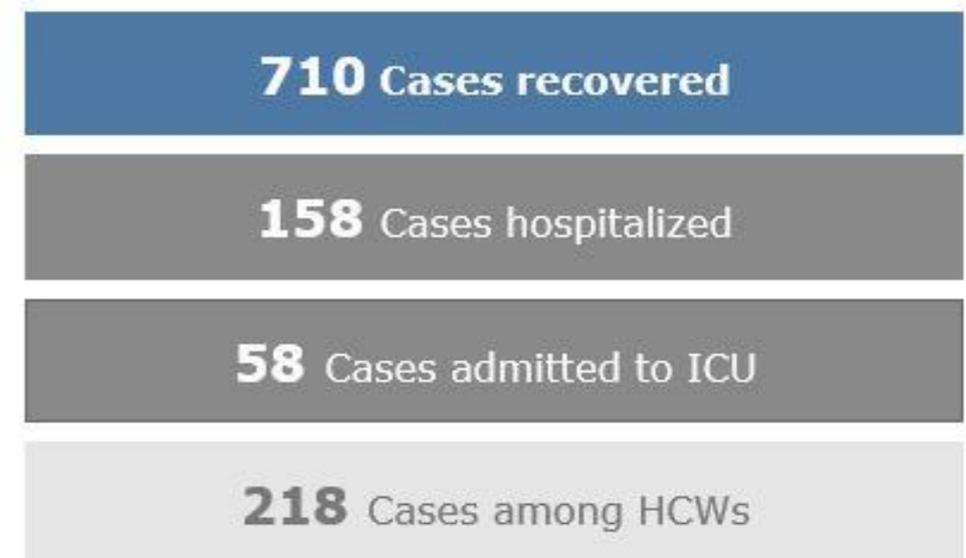
COVID-19 by Date of Onset



Dean L. Cameron, Director
 Idaho Department of Insurance
www.DOI.Idaho.gov



COVID-19 in Idaho



Case count and laboratory testing data updated at 5:00 p.m. MT, 4/21/2020. State-level case count data will be updated at 5 p.m. MT daily, based on surveillance system records provided by the health districts. Public health district data will be updated on their agency website at their discretion. **Data are preliminary and subject to change.**
*Some people might receive multiple tests.



Dean L. Cameron, Director
Idaho Department of Insurance
www.DOI.Idaho.gov



DOI Adjustments

The Department has released bulletins granting unprecedented regulatory flexibility in certain areas for health insurance companies and producers to help Idahoans retain and use their coverage.

Dean L. Cameron, Director
Idaho Department of Insurance
www.DOI.Idaho.gov



DOI Adjustments

Bulletin 20-01:

[Waiver of Eligibility and Premium Provisions](#)

- Individual and group plans
- Medical and dental flexibility
- Flexibility on premium deferral, premium holidays
- Grace period for individual plans
- Continuation of coverage
- Waiver of eligibility



DOI Adjustments

Bulletin 20-02:

[Waiver of Pharmacy Policy Requirements](#)



- Early refills
- 90-day supply
- Avoid in-person signature logs
- Subsequent audits

Dean L. Cameron, Director
Idaho Department of Insurance
www.DOI.Idaho.gov



DOI Adjustments

Bulletin 20-03:

[Waiver of Certain Telehealth Enforcement Requirements](#)

- Individual and employer sponsored
- Flexibility to expand in-network providers
- Provide coverage for telehealth visits for in-network providers
- Flexibility on how telehealth can be delivered
- Allow healthcare service providers to waive deductibles or cost-sharing for COVID-19

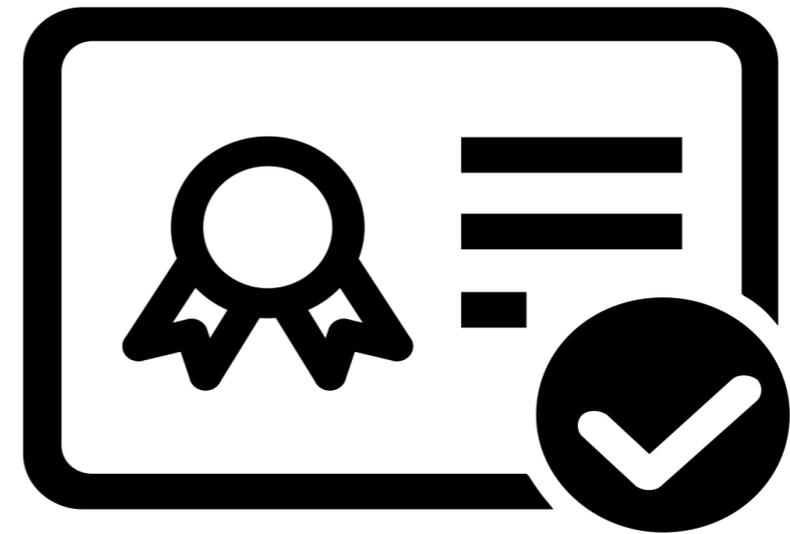


DOI Adjustments

Bulletin 20-04:

[Provisional Producer Licenses](#)

- Implementation of provisional resident producer licenses
- Applicants use an alternative licensing examination
- Applicants must obtain a sponsor who is a licensed resident producer and assumes responsibility
- Provisional resident producers may apply for a producer license
- More info on the DOI website ([Producer FAQs](#))



DOI Adjustments

Bulletin 20-05:

[Waiver of Property or Casualty Requirements](#)

- Waiver of fees, penalties, or other charges relating to temporary inability to submit premium payments
- Extensions of grace periods for premiums payments
- Additional time before non-renewals or cancellation becomes effective
- Encouraging policyholders to use electronic payment methods
- Expanding automobile coverages to allow personal vehicles to be covered for essential services



Dean L. Cameron, Director
Idaho Department of Insurance
www.DOI.Idaho.gov



Upcoming DOI adjustments



- P & C carrier flexibility
- Workers compensation flexibility
- Guidance regarding business interruption plans

Weekly Meetings

Updates on carrier efforts

- i. Allowing driving as a business being covered
- ii. Adjusting and refunding rates
- iii. Check with carriers and pay close attention to announcements
- iv. Some are providing on a case-by-case basis
- v. Consumers may wonder why you did not request for them.

Weekly Meetings

State and

Federal Action

Dean L. Cameron, Director
Idaho Department of Insurance
www.DOI.Idaho.gov



Workers Compensation

- Rate classification adjustments
- Idle class code
- Rate relief



Business Interruption

- Purpose
- Opposing retroactivity
- Exclusions such as viruses, pandemics, and civil authority
- DOI action



Carriers offering premium relief



Dean L. Cameron, Director
Idaho Department of Insurance
www.DOI.Idaho.gov

Waiving co-sharing for testing, physician visits, and treatment



Dean L. Cameron, Director
Idaho Department of Insurance
www.DOI.Idaho.gov



Waiving Cost-sharing for testing, physician visits, and treatment

COMPANY	TESTING	PHYSICIAN VISITS	TREATMENT	COMMENTS
Blue Cross of Idaho Health Services Inc	WAIVED	WAIVED	WAIVED	Applies to existing or new member with no COVID-19 diagnosis prior to applying for coverage.
Companion Life Insurance Company	WAIVED	NOT WAIVED	NOT WAIVED	
Everest Reinsurance Company	NOT WAIVED	NOT WAIVED	NOT WAIVED	Testing, physician visits and treatment covered. Cost-sharing not waived at this time for any of the services.
Lifemap Assurance Company	WAIVED	WAIVED	NOT WAIVED	Anything further than visits subject to normal cost sharing per plan.
Independence American Insurance Company	WAIVED	WAIVED	NOT WAIVED	
SelectHealth Benefit Assurance Company	WAIVED	WAIVED	WAIVED	Cost-sharing for treatment is waived only if in-network.
Standard Life and Accident Insurance Company	WAIVED	NOT WAIVED	NOT WAIVED	Coverage provided for states requesting waiver of cost-sharing—no request from Idaho yet.

Dean L. Cameron, Director
 Idaho Department of Insurance
www.DOI.Idaho.gov



Special Enrollment Period (SEP)

Idahoans who have lost employer-sponsored health insurance as a result of termination, layoff, or furlough due to COVID-19 are eligible for an SEP.

Previously this process would require several steps of documentation and validation. Under the new, relaxed policy, Idahoans can submit a written statement explaining their loss of employer health benefits.

This new process removes time-consuming barriers and ensures an expedited path to coverage. Visit [Your Health Idaho](#).

Dean L. Cameron, Director
Idaho Department of Insurance
www.DOI.Idaho.gov



Carrier Concerns on SEP

1. Loyal clients may end up paying extra due to new clients coming on board who may not stay with the carrier passed a few months.
2. There are misunderstandings as to who already qualifies for an SEP—clarity is needed.
3. Carriers established rates a year ago based on certain morbidity and claim assumptions. To change those assumptions mid-year creates problems.
4. Carriers are concerned about long-range costs. Will current enrollees be able to change plans mid-year?
5. Carriers are concerned about the precedent of doing an SEP for a medical issue. Instead, they encourage people to buy during open enrollment and use short-term plans to fill the gap.
6. Carriers are concerned about the ability and length of time it would take to mobilize. For example, Washington state just extended SEP after the initial 2 weeks.

Stay-Home Order

Governor Little issued a statewide [Stay-Home Order](#) on March 25, 2020 for the protection of all Idahoans during the COVID-19 pandemic.

a. Everything is being done according to CDC and the Epidemiologist Council to the working group and to the team.

i. Attempting to slow the curve.

b. Insurance is essential

i. Specifically, “industry” or carriers

1. Still maintaining only essential functions

ii. Agents

1. We want to assist the Governor and fellow Idahoans

2. Work from home if possible

3. Work remotely - use technology

4. Avoid in-person contact except in an emergency

5. Still respond to consumers, to your carriers and to the DOI

iii. Best Practices vs. Liability

Director CE Courses

A. Weekly as needed

B. Alternating between *Life and Health* and *Property Casualty*

A. CE requirements are not being suspended

CE Instructions

A questionnaire will be sent to you.

Course #3194148

Please fill out the form and return it to us within one day upon receiving it.

Thank you!

Dean L. Cameron, Director
Idaho Department of Insurance

www.DOI.Idaho.gov

Phone: 208-334-4250

Dean L. Cameron, Director
Idaho Department of Insurance
www.DOI.Idaho.gov



Questions?

Dean L. Cameron, Director
Idaho Department of Insurance
www.DOI.Idaho.gov

