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DEPARTMENT OF INSURANCE

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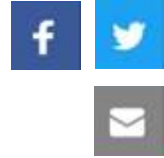
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Idaho Department of Insurance News Release

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DOI to release bulletins regarding COVID-19

BOISE, ID – The Department of Insurance will be releasing bulletins regarding COVID-19.

Idahoans are experiencing unprecedented challenges due to the COVID-19 pandemic and health insurance issues should be the least of them. The Idaho Department of Insurance has been working with carriers to find ways to help Idahoans. All carriers agreed to waive consumer costs for testing and physician visits. This week, two major carriers announced they also will waive consumer costs for treatment of COVID-19 as well.

This Monday, the Department of Insurance will be releasing four bulletins granting unprecedented regulatory flexibility in certain areas for health insurance companies and producers to help Idahoans retain and use their coverage. The DOI is considering and continuing to work on other efforts in this complex and fluid situation.

“The Department of Insurance is doing all it can to protect Idahoans and support the Governor’s efforts during this unprecedented time in history,” said Director Dean Cameron. “The Department is granting flexibility to carriers so they can help Idahoans during this difficult time. The dedicated employees of the DOI are available remotely to assist with questions or concerns. Please visit us at doi.idaho.gov or email us at consumeraffairs@doi.idaho.gov.”

The four bulletins are as follows and details will be available on the DOI website on Monday, April 6th:

1. **Waiver of certain requirements to address COVID-19:** This bulletin applies to health insurance carriers offering individual or employer sponsored group major medical health and dental insurance policies, allowing flexibility regarding premium deferral, premium holidays, continuation of coverage, grace periods, and waiver of eligibility requirements. The goal is to provide carriers and employers with the tools to retain coverage even while temporarily closed or operating in reduced hours.

2. **Temporary waiver of certain pharmacy benefit policy requirements:** This bulletin allows flexibility of prescription provisions for all fully insured plans, including the allowance of early refills, 90-day supply, and avoidance of in-person signature logs and subsequent audits of pharmacies.
3. **Temporary waiver of certain policy and enforcement requirements:** This bulletin applies to health insurance carriers offering telehealth benefits through individual or employer sponsored group major medical health insurance policies. Flexibility is granted to expand telehealth access to all in-network providers and expand how telehealth services can be received.
4. **Provisional producer licenses:** This bulletin allows new producers and applicants for producer licenses the procedure for obtaining a provisional producer license during the COVID-19 emergency. A provisional resident producer license is valid for up to six months and does not renew automatically at the end of the license period.

These bulletins will remain in effect so long as the Governor’s emergency proclamation remains in effect. Other flexibility and provisions are currently being considered and will be made available when appropriate.

About the Department of Insurance

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to serve and protect Idahoans by equitably, effectively and efficiently administering the Idaho Insurance Code and the International Fire Code. For more information, please visit us at doi.idaho.gov or email us at consumeraffairs@doi.idaho.gov.

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