



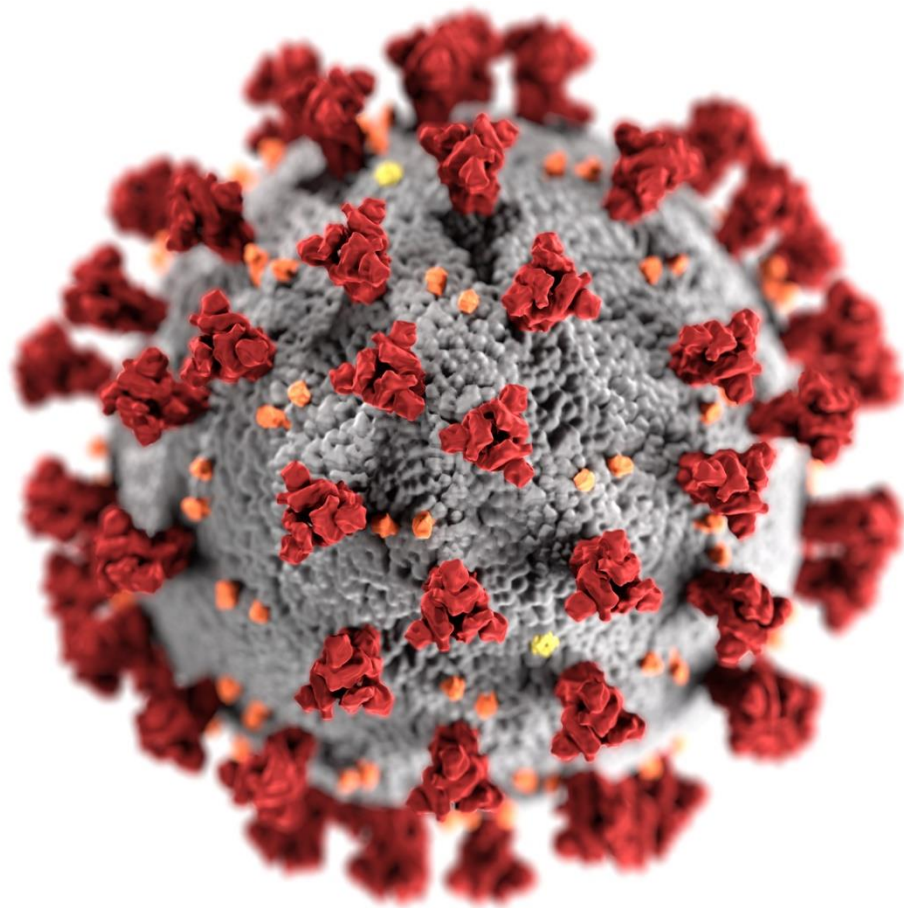
# Continuing Education

## COVID-19 Ethics and Best Practices

Property Casualty Agents (Course #3194159) & Life and Health Agents (Course #3194148)

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# Status of the DOI



- Idaho Official Resources for the Novel Coronavirus at [Coronavirus.Idaho.Gov](https://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](mailto:agent@doi.idaho.gov)
- Visit the [DOI Coronavirus Resource](#) page, including the latest updates on [Producer FAQ's](#)

# COVID-19 in Idaho

## COVID-19 in Idaho

\*Data updated at 5:00 p.m. MT, 4/28/2020. 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.**

**1,952**

Cases

*(Total includes confirmed and probable cases)*

**35**

New Cases (Confirmed and Probable) Today  
(4/28)

**60**

Deaths

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

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# COVID-19 Peak in Idaho

Deaths per day ⓘ

**13 days**

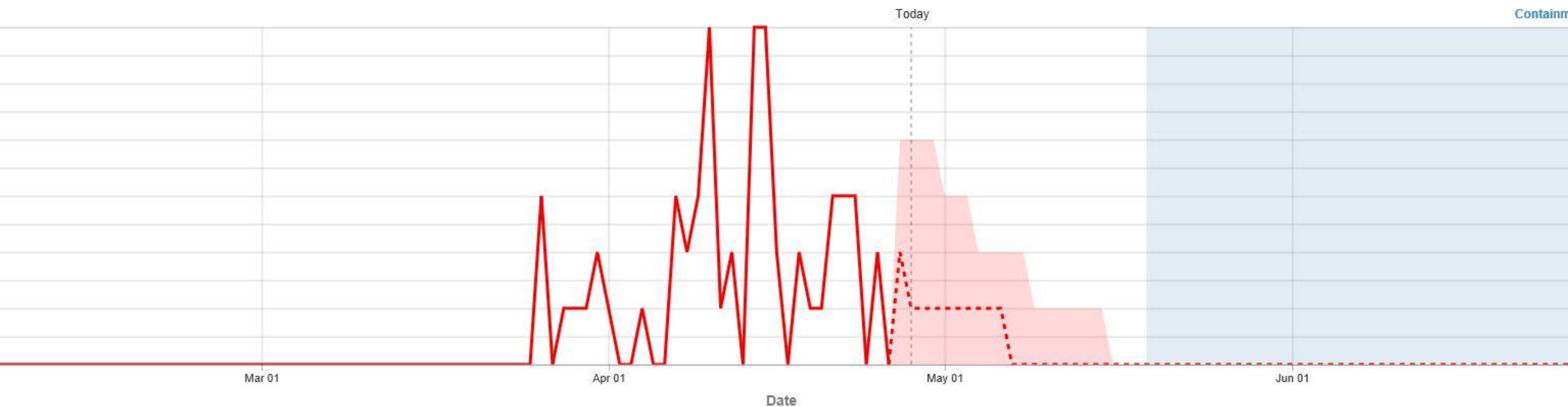
since projected peak in daily deaths

**6 COVID-19 deaths**

projected on April 15, 2020

**Containment strategy ⓘ**

After May 19, 2020, relaxing social distancing may be possible with containment strategies that include testing, contact tracing, isolation, and limiting gathering size.



<https://covid19.healthdata.org/united-states-of-america/idaho>

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# COVID-19 in Idaho

## COVID-19 in Idaho



**1,952** (35 New)  
Statewide Cases

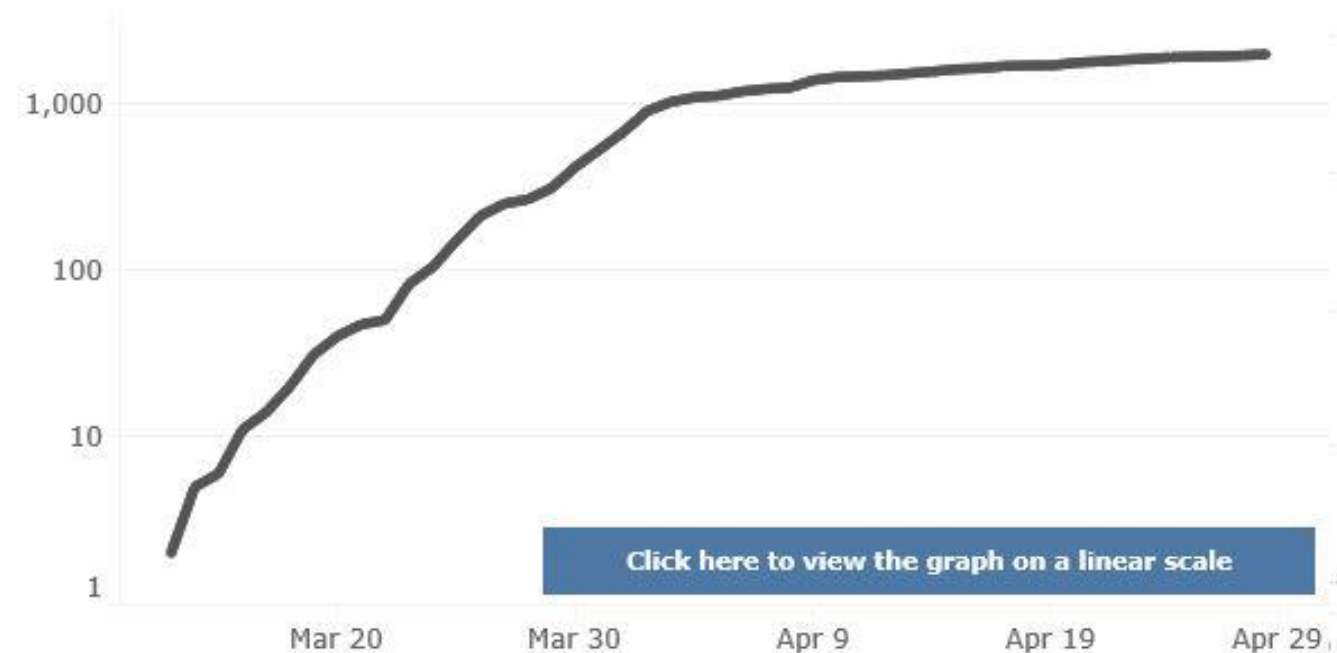
This COVID-19 dashboard provides information and estimates about the number of COVID-19 cases in Idaho.

Idaho case counts include both probable and confirmed cases based on an interim COVID-19 position statement issued by the Council of State and Territorial Epidemiologists on April 5, 2020.

**Confirmed:** A person with a positive laboratory test result for COVID-19 using a molecular amplification technique (e.g., PCR, NAAT)

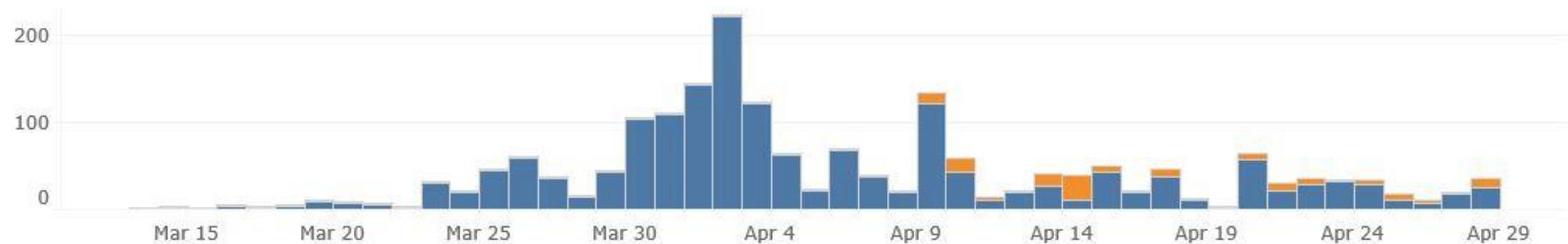
**Probable:** Symptomatic people that have epidemiologic risk factors or evidence of infection detected through a non-molecular amplification tests and deceased people whose death certificate lists COVID-19 or SARS-CoV-2 as contributing to

COVID-19 Trend (Cumulative Cases)

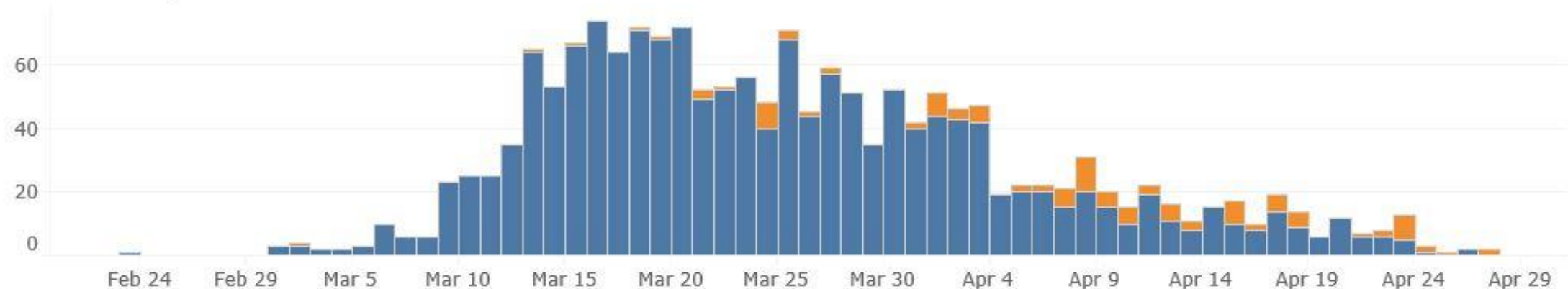


# COVID-19 in Idaho

COVID-19 by Reporting Date



COVID-19 by Date of Onset



In an effort to more closely align with testing schedules at all the labs and work flow at the local public health districts, the Department of Health and Welfare will update data at [coronavirus.idaho.gov](https://coronavirus.idaho.gov) at 5 p.m. Monday through Saturday. Data received between Saturday and Monday, which have been minimal for the past several weeks, will be included in the Monday update. The data update schedule will be reassessed if the course of the outbreak changes. Case count and laboratory testing data updated at 5:00 p.m. MT, 4/28/2020. 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.**



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# DOI Adjustments

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



# 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

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# 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

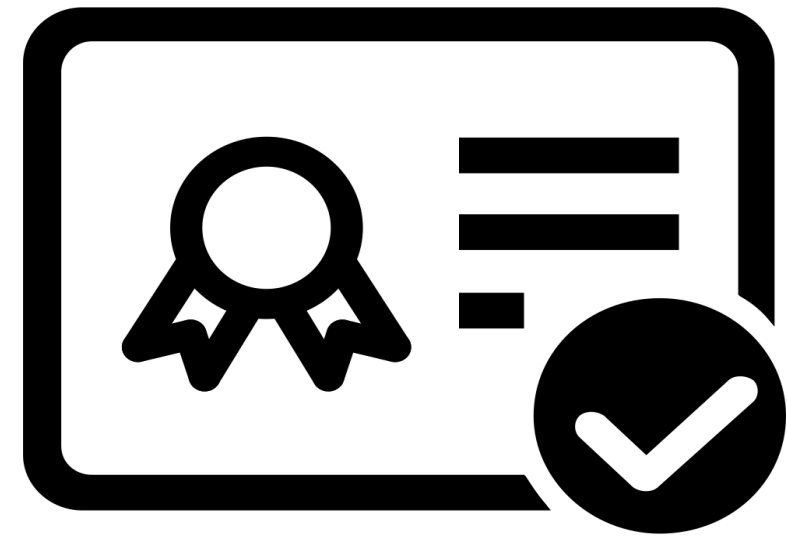


# DOI Adjustments

## 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 the 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



# Carriers offering premium relief



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# DOI Adjustments

## Bulletin 20-06:

### Financial Filing Flexibility

- Department notifies authorized insurers of flexibility re. compliance with regulatory requirements.
- Regulatory filing deadlines may be extended 30-days or 60-days from original deadline.
- Companies should submit a request for extensions if they believe filing deadlines cannot be met.
- Hard copy form submissions with original (wet) signature, certified mail and notary requirements are temporarily waived.
- On-site examinations during COVID-19 are temporarily waived.





# DOI Adjustments

## Bulletin 20-07:

### Extension of Transitional Plans

- Provides for further extension of transitional health insurance plans, as long as CMS (Centers for Medicare and Medicaid Services) continues to allow extensions.
- Transitional, or “Grandmothered,” plans are individual or small group policies issued from 2010 through 2013, and then renewed annually with only minor modifications.
- Transitional plans must continue to comply with several key health insurance reforms, such as including elimination of annual dollar limits on EHB, no pre-existing condition exclusions, and mental health parity.



# DOI Adjustments

## Bulletin 20-08:

### Business Interruption Coverage

- Provides expectations on how interruption claims should be handled.
- The DOI encourages policyholders to review their policies and to contact their agent or carrier to discuss coverage.
- Some policies may expressly exclude payment for damage caused by viruses or communicable diseases. Any given policyholder's loss may warrant review to determine applicability of specific exclusion language.
- DOI also posted the [Business Interruption Coverage FAQ page](#).



# DOI Adjustments

## Bulletin 20-09:

### Workers' Compensation

- DOI has accepted the National Council on Compensation Insurance's (NCCI) April 21, 2020 filing revisions for COVID-19.
- Revisions are effective March 1, 2020 and are valid through December 31, 2020.
- NCCI has established a rule defining "paid furloughed employees". In addition, it addresses the coding and reporting of payments made to those employees as well as the rate that will be charged for those payments (\$0.00).
- The filing further clarifies the definition of "idle time".
- The DOI also encourages employers to work with their agent or company representatives to see if change of classification is warranted because of a change in operations.





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



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# Short-term health insurance 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.

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# 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 required several steps of documentation and validation prior to enrollment. Under the new, relaxed policy, Idahoans can enroll with an SEP by attesting to a loss of employer health benefits as long as they submit valid documentation within 60 days.

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

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# Carrier Concerns on SEP

1. Most who would want an SEP are already eligible for SEP or for Medicaid, and may not know it - clarity and education are needed.
2. 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.
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.

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# 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 Counsel to the working group and to the team.**

i. Attempting to flatten the curve.

**b. Insurance is essential**

i. Specifically, “industry” or carriers

1. Still maintaining only essential functions

ii. Agents

1. Support the Governor’s stages for reopening

2. Work remotely - use technology

3. Avoid in-person contact except in an emergency

4. Respond to consumers, to your carriers and to the DOI

iii. Best Practices vs. Liability

# 4 Stages of Reopening

# IDAHO

# REBOUNDS



OUR PATH TO PROSPERITY

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# Idaho Rebounds: Stage One



## May 1 – May 15

Every two weeks: Re-evaluation against criteria to determine feasibility to move from one stage to the next \*\*\*ALL CRITERIA MUST BE MET TO MOVE STAGES AND DATES ARE ESTIMATED TARGETS

INDIVIDUAL	EMPLOYER	SPECIFIC TYPE EMPLOYER
<b>All vulnerable Idahoans</b> should continue to <u>self-quarantine</u> . Precautions should be taken to isolate from vulnerable residents.	Continue to encourage <b>telework</b> .  Return employees to work in phases, if physical distancing, personal protections & sanitation are feasible.	Visits to <b>senior living facilities and congregate facilities (jails, corrections, etc.)</b> are prohibited and those employees and providers who do interact with residents and patients must adhere to strict protocols.
<b>Gatherings</b> , both public and private, should be avoided.	<b>Employees who are considered vulnerable individuals</b> should continue to self-quarantine. Special accommodations for these employees should be made in the workplace if they are unable to work from home.	<b>Remain closed:</b> Bars, nightclubs, gyms, rec. facilities, theaters, salons, restaurant dining rooms, large venues
Minimize non-essential <b>travel</b> and adhere to CDC guidelines.  Continue the <b>14-day self-quarantine</b> for people coming to Idaho and out-of-state visitors.	<b>Non-essential businesses</b> other than those excluded in the amended order implement plans for reopening, demonstrating ability to meet business protocols.  Minimize non-essential <b>travel</b> .	<b>Can start opening with ability to meet protocols:</b> Places of worship, daycares and organized youth activities and camps can reopen.

**Full details at <https://rebound.idaho.gov/stages-of-reopening/>**

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# Idaho Rebounds: Stage Two



## May 16 – May 29

Every two weeks: Re-evaluation against criteria to determine feasibility to move from one stage to the next \*\*\*ALL CRITERIA MUST BE MET TO MOVE STAGES AND DATES ARE ESTIMATED TARGETS

INDIVIDUAL	EMPLOYER	SPECIFIC TYPE EMPLOYER
<b>All vulnerable Idahoans</b> should continue to <u>self-isolate</u> . Precautions should be taken to isolate from vulnerable residents.	Continue to encourage <b>telework</b> .  Return employees to work in phases, if physical distancing, personal protections & sanitation are feasible.	Visits to <b>senior living facilities and congregate facilities (jails, corrections, etc.)</b> are prohibited and those employees and providers who do interact with residents and patients must adhere to strict protocols.
<b>Gatherings</b> , both public and private, of less than 10 people, where appropriate physical distancing and precautionary measures are observed can occur.	<b>Employees who are considered vulnerable individuals</b> should continue to self-quarantine. Special accommodations for these employees should be made in the workplace if they are unable to work from home.	<b>Remain closed:</b> Bars, nightclubs, movie theaters, large venues
Minimize non-essential <b>travel</b> and adhere to CDC guidelines.  Continue the <b>14-day self-quarantine</b> for people coming to Idaho and out-of-state visitors.	All open <b>businesses</b> continue to follow plans.  Minimize non-essential <b>travel</b> and adhere to CDC guidelines regarding isolation following travel.	<b>Can start opening with ability to meet protocols:</b> Restaurant dining rooms, gyms, rec. facilities, salons, places of worship, daycares and organized youth activities and camps can reopen.

**Full details at <https://rebound.idaho.gov/stages-of-reopening/>**

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# Idaho Rebounds: Stage Three



## May 30 – June 12

Every two weeks: Re-evaluation against criteria to determine feasibility to move from one stage to the next \*\*\***ALL CRITERIA MUST BE MET TO MOVE STAGES AND DATES ARE ESTIMATED TARGETS**

INDIVIDUAL	EMPLOYER	SPECIFIC TYPE EMPLOYER
<b>Vulnerable Idahoans</b> can resume public interactions, but should practice physical distancing, minimizing exposure to social settings where distancing may not be practical, unless precautionary measures are observed.	Continue to encourage <b>telework</b> .  Return employees to work in phases, if physical distancing, personal protections & sanitation are feasible.	Visits to <b>senior living facilities and congregate facilities (jails, corrections, etc.)</b> are prohibited and those employees and providers who do interact with residents and patients must adhere to strict protocols.
<b>Gatherings</b> , both public and private, of 10-50 people, where appropriate physical distancing and precautionary measures are observed can occur.	<b>Employees who are considered vulnerable individuals</b> should continue to self-quarantine. Special accommodations for these employees should be made in the workplace if they are unable to work from home.	<b>Remain closed:</b> Bars, nightclubs, movie theaters, large venues.  Develop plans for operating with diminished standing room occupancy or limited physical distancing protocols in order to open in Stage Four.
Non-essential <b>travel</b> resumes to locations that allow it. Adhere to CDC guidelines regarding isolation following travel.  <b>Discontinue 14-day self-quarantine</b> for people entering Idaho.	All open <b>businesses</b> continue to follow protocol.  Non-essential <b>travel</b> resumes to locations that allow it. Adhere to CDC guidelines regarding isolation following travel.	

**Full details at <https://rebound.idaho.gov/stages-of-reopening/>**

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# Idaho Rebounds: Stage Four



June 13 – June 26

INDIVIDUAL	EMPLOYER	SPECIFIC TYPE EMPLOYER
<b>Vulnerable Idahoans</b> can resume public interactions, but should practice physical distancing, minimizing exposure to social settings where distancing may not be practical, unless precautionary measures are observed.	Resume unrestricted staffing of worksites, but continue to practice physical distancing, personal protections and sanitation for protection of workers.	Visits to <b>senior living facilities and congregate facilities (jails, corrections, etc.)</b> can resume.  Those who interact with residents and patients must be diligent regarding hygiene and physical distancing.
<b>Gatherings</b> , both public and private, of more than 50 people, where appropriate physical distancing and precautionary measures are observed can occur.	Special accommodations for <b>employees who are considered vulnerable</b> should be made.	<b>Bars and nightclubs</b> may operate with diminished standing-room occupancy, where applicable and appropriate.
Non-essential <b>travel</b> resumes to locations that allow it. Adhere to CDC guidelines regarding isolation following travel.	All open <b>businesses</b> continue to follow protocol.  Non-essential <b>travel</b> resumes to locations that allow it. Adhere to CDC guidelines regarding isolation following travel.	<b>Large venues</b> (e.g., movie theaters and sporting venues) can operate under limited physical distancing protocols.

Full details at <https://rebound.idaho.gov/stages-of-reopening/>

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# 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.

Property Casualty Agents (Course #3194159)

&

Life and Health Agents (Course #3194148)

Please fill out the form and return it.

# Thank you!

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# Questions?

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