



COVID-19 POLICYHOLDER RESOURCES

FLORIDA OFFICE OF INSURANCE REGULATION

The Florida Office of Insurance Regulation (OIR) is committed to assisting consumers and cultivating a market in which insurance products are available, reliable, and affordable. In preparation for and in response to COVID-19, OIR has issued the following guidance to insurers:

- [OIR-20-01M](#): Communication and Cost Sharing for Health Insurers and Other Health Entities
- [OIR-20-02M](#): Early Prescription Refills
- [OIR-20-04M](#): Leniency on Premium Payments and Other Considerations for All Insurers
- [OIR-20-05M](#): Coverage for Insurers Writing Workers' Compensation Coverage
- [OIR-20-06M](#): Telehealth Services and PBM Audits

Please see the list of resources below to connect Florida policyholders with assistance being offered by insurers in response to COVID-19. To verify coverage or obtain additional information, please contact the insurer directly.

Insurance Company	COVID-19 Resources & Information offered by the Company
21st Century Insurance	<ul style="list-style-type: none">- Premium Reduction for April- Pausing Cancellations- Premium Payment Deferral
Aetna/CVS Health	<ul style="list-style-type: none">- Cost-sharing and Copay Waivers- Telemedicine Options
AIG	<ul style="list-style-type: none">- Travel Insurance FAQs- Extending Grace Periods for Life Insurance
Allstate Insurance Company	<ul style="list-style-type: none">- Auto Insurance Payback Providing 15% Money Back Based on April and May Monthly Premium- Free Identity Protection

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	<ul style="list-style-type: none"> - Premium Payment Relief - Extended Coverage
<u>American Family Insurance</u>	<ul style="list-style-type: none"> - Auto Insurance Premium Relief Payment
<u>Amica</u>	<ul style="list-style-type: none"> - Penalty Free Grace Period on Premiums - Auto Premium Relief Program
<u>ASI/Progressive</u>	<ul style="list-style-type: none"> - Coverage Assistance - Billing Leniency
<u>Auto-Owners Insurance</u>	<ul style="list-style-type: none"> - 15% Premium Refund for April and May - Premium Payment Flexibility
<u>Avmed, Inc.</u>	<ul style="list-style-type: none"> - Zero Cost Testing and Treatment - Zero Cost Diagnostic Testing - No Specialist Referral Requirements - Expanded Behavioral Health Access
<u>Bright Health Insurance Company of Florida</u>	<ul style="list-style-type: none"> - No-cost COVID-19 Testing - Non-Emergency Transportation - Telehealth Coverage
<u>Capital Health Plan</u>	<ul style="list-style-type: none"> - Zero Cost Testing for Members Showing Symptoms - Telehealth Copayments Waived
<u>Centene/Celtic Insurance Company</u>	<ul style="list-style-type: none"> - Member Cost-Sharing Waived
<u>Chubb</u>	<ul style="list-style-type: none"> - Premium Payment Flexibility
<u>Cigna Dental Health of Florida, Inc.</u>	<ul style="list-style-type: none"> - Premium Reduction of 100% on Prepaid Group Dental for June or July.
<u>Cigna Health and Life Insurance Company</u>	<ul style="list-style-type: none"> - Cost-Sharing Waiver - Waiving Costs for Testing - A premium credit of at least 10% to all Large Group Major Medical policies based on 2020 experience. The experience credit will be applied to each existing policyholder's billed premium in April 2021.
<u>Citizens Property Insurance Corporation</u>	<ul style="list-style-type: none"> - Premium Payment Flexibility
<u>Delta Dental Insurance Company</u>	<ul style="list-style-type: none"> - Premium reduction of 100% on all individual, group, and prepaid dental for September.

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<u>Dentegra Insurance Company</u>	<ul style="list-style-type: none"> - Premium reduction of 100% on individual dental for September.
<u>Esurance</u>	<ul style="list-style-type: none"> - Auto Insurance Payback Providing 15% Money Back Based on April and May Monthly Premium - Allstate Identity Protection - Premium Payment Flexibility - Extended Coverage for Commercial Deliveries
<u>Farmers Insurance</u>	<ul style="list-style-type: none"> - Policy Discount for Business Insurance Customers - Farmers Cares Initiative Providing 25% Personal Auto Premium Discount for April - Pausing Cancellations - Policy Renewal Flexibility
<u>Florida Blue</u>	<ul style="list-style-type: none"> - Waiving Cost Share for Testing and Treatment through August 1 - Premium Payment Period extended - No-Cost Access to Teladoc for Most Plans - Expanded Virtual Support to Members - Waiving Cost Share for Behavioral Health Virtual Visits through August 1 - Free Access to Bilingual Behavioral Health Helpline for all Floridians <p>For Commercial Fully Insured Employer Group Health Plans:</p> <ul style="list-style-type: none"> - One-Month Reduction in Premium - Extension of Waiting Period Waiver through September 30 - Lower-Cost Group Plan Option <p>For Medicare Advantage Plans:</p> <ul style="list-style-type: none"> - Expanded No-Cost Access to Primary Care and Behavioral Health Visits through End of the Year. <p>For Dental Plans:</p> <ul style="list-style-type: none"> - One-Month Reduction of 50% for Commercial Fully Insured Employer Dental Plan Premiums - Expanded No-Cost Access to Emergency Tele-Dentistry through September - 0% Dental Rate Increases through September
<u>Florida Combined Life Insurance Company, Inc.</u>	<ul style="list-style-type: none"> - Premium reduction of 50% on group dental for July.

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<u>Geico</u>	<ul style="list-style-type: none"> - GEICO Giveback Providing 15% Credit on Auto Insurance - Payment Assistance/Pausing Cancellation
<u>Guardian Life Insurance Company of America</u>	<ul style="list-style-type: none"> - Effective July 1, Option for all Individual and Group Dental and Vision Policies to Receive Either a Premium Reduction of 100% for First Month or a 2-Year Rate Guarantee. - Enhancing Dental Frequency Limits on Preventative Services to 2 Per Year Instead of 1. - Effective January 1, 2021, Dental Plan Enhancements for Groups with Maximum Rollover Includes \$100 Added to Each Members' Maximum Rollover Account.
<u>(The) Hanover Insurance Company</u>	<ul style="list-style-type: none"> - Premium Payment Flexibility
<u>(The) Hartford Insurance</u>	<ul style="list-style-type: none"> - Personal Auto Payback Plan
<u>Health First Health Plans</u>	<ul style="list-style-type: none"> - Waiving All Virtual Visit Copays and Cost Shares
<u>Humana Insurance Company</u>	<ul style="list-style-type: none"> - Cost-sharing Waivers on Testing and Covered Medical Treatment - Cost-sharing Waivers for Telehealth Visits - Cancelling a 3% Premium Increase on Group Dental for June through September.
<u>Liberty Insurance Underwriters</u>	<ul style="list-style-type: none"> - Premium Credit of 15% for all K12 and College Students Covered Under Mandatory Student Accident (MSA) Plans. Premium Credit will be provided to the school. - Premium Credit of 10% for Intercollegiate Sports (ICS) Accident Policies Only. Premium Credit will be provided to the school.
<u>Liberty Mutual</u>	<ul style="list-style-type: none"> - Personal Auto Customer Relief Refund Providing 15% on Two Months of Annual Premium. - Premium Payment Flexibility
<u>Main Street America Group</u>	<ul style="list-style-type: none"> - Auto Relief Payment of \$50
<u>Mercury Insurance</u>	<ul style="list-style-type: none"> - Premium Payments equal to 15% of One Month of the Full-Term Premium

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	<ul style="list-style-type: none"> - Premium Payment Flexibility
<u>Metropolitan Life Insurance Company</u>	<ul style="list-style-type: none"> - Premium Reduction of 25% on Individual and Group Dental for April and May.
<u>Molina Healthcare</u>	<ul style="list-style-type: none"> - Molina Coronavirus Chatbot for FAQs - Waiving all COVID-19 Related Out-of-Pocket Expenses - Expanded Telehealth Access - Virtual Urgent Care Services
<u>Nationwide</u>	<ul style="list-style-type: none"> - One-Time Auto Premium Credit - Premium Payment Flexibility
<u>Oscar</u>	<ul style="list-style-type: none"> - COVID-19 Personalized Risk Assessment
<u>Progressive</u>	<ul style="list-style-type: none"> - Personal Auto Premium Credit of 20% on April and May Premiums - Coverage Assistance - Premium Payment Flexibility
<u>Safeco Insurance</u>	<ul style="list-style-type: none"> - Personal Auto Customer Relief Refund - Premium Payment Flexibility
<u>Security First Insurance</u>	<ul style="list-style-type: none"> - Premium Payment Flexibility
<u>Solstice Benefits, Inc.</u>	<ul style="list-style-type: none"> - Providing Premium Credit of 25% on all Small and Large Group Prepaid and PPO Dental Policies for July.
<u>State Farm</u>	<ul style="list-style-type: none"> - Auto Insurance Policy Credit of About 25% on Average for March 20-May 31.
<u>Sun Life Assurance Company of Canada</u>	<ul style="list-style-type: none"> - Premium Reduction of 50% on Group Dental for July.
<u>Travelers</u>	<ul style="list-style-type: none"> - Stay-at-Home Auto Premium Credit Program Providing 15% Premium Credit for April and May - Payment Flexibility
<u>United Concordia Insurance Company</u>	<ul style="list-style-type: none"> - Premium Reduction of 50% on Group Dental for July.
<u>UnitedHealthcare</u>	<ul style="list-style-type: none"> - Premium Relief for May ranging from 5%-10% on group medical plans.

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	<ul style="list-style-type: none"> - Premium relief for May of 50% on group dental plans. - Suspension of Prior Authorization for Post-Acute Care Setting and when a Member Transfers to a New Provider - Extension of Timely Filing Deadlines for Claims - Cost-Share Waived for Testing and Treatment - Cost-Share Waived for Telehealth - Free 24/7 Emotional Support Line - Emotional Support Mobile App
<p><u>USAA</u></p>	<ul style="list-style-type: none"> - Auto Insurance Premium Credit of 20% on Two Months Premium - Financial Assistance - Premium Payment Flexibility - Payment Assistance Programs