



INFORMATIONAL MEMORANDUM

OIR-20-01M

ISSUED

March 6, 2020

Florida Office of Insurance Regulation

David Altmaier, Commissioner

TO ALL HEALTH INSURERS AND HEALTH MAINTENANCE ORGANIZATIONS AUTHORIZED TO DO BUSINESS IN FLORIDA

~ *INSURANCE COVERAGE FOR CORONAVIRUS (COVID-19)* ~

In response to the [Executive Order #2020-51](#) issued by Governor Ron DeSantis establishing COVID-19 response protocols and directing a public health emergency in Florida, the Florida Office of Insurance Regulation (OIR) is issuing this Informational Memorandum to all health insurers authorized to do business in Florida to help facilitate the state's ongoing efforts to protect Floridians.

Heightened Communication and Customer Service

As the Centers for Disease Control and Prevention (CDC) and the Florida Department of Health (DOH) have repeatedly noted, the best way to prevent illness is to take preventative actions to impede the spread of respiratory diseases. Insurers are directed to use every channel available to them to communicate with their policyholders, agents, providers, and employees to share official CDC and DOH information regarding the prevention and treatment of COVID-19, including directing the public to the official DOH website, www.FloridaHealth.gov/COVID-19.

Insurers are directed to devote resources to inform consumers of available benefits, quickly respond to consumer inquiries, avoid and dispel misinformation, and review their processes to streamline consumer services.

As part of the state's coordinated response to COVID-19, insurers are directed to work with public health officials and do everything possible from the prevention level. When called upon, insurers should be available to help with all available resources.

Testing and Coverage for COVID-19

Consumers may seek a variety of forms of health care in connection with COVID-19, including, but not limited to, physician office visits, laboratory testing, urgent care services, and emergency services.

It is important to remove actual or perceived barriers to testing for COVID-19. Consumers could be reluctant to seek testing or treatment due to other anticipated costs. Insurers are directed to consider all practicable options to reduce the barriers of cost-sharing for testing and treatment of COVID-19 during the public health emergency.

In accordance with sections 627.64194, 627.662, and 641.513, Florida Statutes, and section 2719A of the Public Health Service Act, insurers are reminded that emergency services for an

emergency medical condition must be covered at the in-network level regardless of which provider performs the services. Additionally, when consumers receive emergency services from a health care provider that does not participate in the issuer's provider network, providers are directed to ensure that consumers incur no greater out-of-pocket costs for the emergency services as they would have incurred with a participating provider.

Plan and Prepare

Insurers are directed to review their preparedness plans now. As a reminder, the CDC has issued interim guidance for businesses and employers to plan and respond to COVID-19. Insurers are encouraged to review this guidance [here](#).

OIR stands ready to assist with any issues or questions to best serve Floridians and will continue its communication with insurers regarding COVID-19. If you have any questions regarding this memorandum, please contact John Reilly at John.Reilly@flair.com or (850) 413-5145.