



State of Utah

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TODD E. KISER
Insurance Commissioner

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Utah Insurance Commissioner Strongly Urges Insurers to Expand Coverage for COVID-19, Including Telehealth Services

Insurers should strive to offer Utahns stability and support

Insurance Commissioner Todd E. Kiser is urging all Utah health insurers to expand coverage for COVID-19 including telehealth services.

"In these unprecedented times, I have asked Utah's health insurers to expand their operations to offer Utahns increased stability and support," said Kiser. "COVID-19 is a significant concern to many people and offering them some peace of mind will be welcomed by the community."

In a bulletin sent to health insurers on March 17, Commissioner Kiser requested the following coverage enhancements:

- **Member Support** — Health insurers should devote resources to providing members accurate information about their benefits, responding to inquiries, and informing members about telehealth options.
- **Testing for COVID-19** — Lab tests, including tests for COVID-19, are an essential health benefit and must be covered under individual and small group comprehensive health policies. The Insurance Department encourages insurers to waive cost-sharing, co-pays, deductibles, and coinsurance for insureds seeking a medically necessary COVID-19 screening. Insurers are also asked to waive cost-sharing for visits to in-network providers, urgent care centers, emergency rooms, and calls to telehealth outlets.
- **Telehealth Services** — Insurers should review their telehealth provider networks to be sure they can meet increased demand as the COVID-19 event continues.
- **Network Adequacy and Access to Services** — Health insurers should verify that their provider networks can handle an increase in need for health care services and COVID-19 tests. This may include offering access to out-of-network services where appropriate and required. If a health insurer's network does not have health care providers with appropriate training and experience to meet the particular needs of insureds at this time, insurers are asked to make exceptions to provide access to out-of-network providers at the in-network cost-sharing.

Commissioner Kiser also requested that insurers waive preauthorization requirements for COVID-19 testing and treatment, offer lenient prescription drug refill practices, and accept the highest in-network reimbursement rate for out-of-network patients to avoid surprise medical bills.

"Some people may have significant worries about the effects that COVID-19 is having on their communities and the world," said Commissioner Kiser. "Anyone who feels a need to process such feelings should contact their health insurer to see what mental health options are available. In many cases, online mental health visits may be appropriate."

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The Utah Insurance Department is a State agency. Its mandate is to regulate insurance marketed and sold in Utah. Currently more than 95,000 agents, agencies, and insurers are licensed; domestic insurers are audited to verify financial stability and compliance with insurance laws; administrative action is taken against licensees found to be in violation of insurance laws; calls from consumers with questions or complaints are taken; and licensees and consumers are educated regarding insurance. For more information visit <http://www.insurance.utah.gov> or call toll free in-state at 1-800-439-3805 or locally at 801-538-3077.