



## Order R20-11

### Order Extending Protections to Consumers During COVID-19 Public Health Disaster Emergency

All insurers licensed in the state of Alaska or issuing insurance in the State of Alaska, insurance industry representatives and other interested parties are encouraged to review the latest information about COVID-19 released by the Alaska Department of Health and Social Services at:  
<http://dhss.alaska.gov/dph/Epi/id/Pages/COVID-19/default.aspx>.

#### BACKGROUND

On November 16, 2020, Governor Mike Dunleavy issued a public health disaster emergency order. This order was made to protect Alaskans from the adverse effects of COVID-19. Due to the Governor's declaration and pursuant to AS 21.06.080(d), the director finds that emergency measures are needed to ensure Alaskans maintain their insurance coverage while allowing insurers increased flexibility.

#### THE DIRECTOR HEREBY ORDERS:

##### 1. Employer Plans Regulated By Title 21

Insurers shall permit employers to continue covering employees under group policies even if the employee would otherwise become ineligible due to a decrease in hours worked per week. Insurers shall permit employers to continue providing coverage to employees under group policies regardless of any "actively at work" or similar eligibility requirement in the policy. Additionally, insurers are not permitted to increase premium rates or terminate a group policy based on a group's decreased enrollment or participation due to COVID-19 during a plan year. Insurers may re-rate a group at renewal.

##### 2. Rate, Form, and Advertisement Filings

Insurers may request filings originally submitted as File and Use be treated as Prior Approval if their company experiences operational challenges due to COVID-19. The division reserves the right to treat File and Use filings as Prior Approval if deemed necessary by the director.

For additional guidance, insurers may review Bulletins B20-06, B20-08, B20-11, and Order R20-04 that are available on the division's website.

This order is effective November 16, 2020. It shall expire December 15, 2020 or when the Governor determines the public health disaster emergency no longer exists.

A handwritten signature in blue ink that reads "Lori Wing-Heier".

Lori Wing-Heier  
Director