



BULLETIN 20-04

TO: ALL INSURERS AUTHORIZED TO TRANSACT HEALTH INSURANCE IN THE STATE OF ALASKA AND OTHER INTERESTED PARTIES

RE: REQUIREMENTS FOR COST SHARING AND COVERAGE RELATED TO RESPIRATORY ILLNESSES INCLUDING COVID-19 (CORONAVIRUS)

As referenced in Bulletin 20-03, a new Coronavirus ("COVID-19") was detected in China that has not been previously found in humans. There are thousands of confirmed cases throughout the globe, with numerous cases being identified in the United States including Washington State. While no cases have been identified in Alaska as of the issuance of this Bulletin, this matter is of urgent importance to public health.

All health insurers, 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/Human-Coronavirus.aspx>

The Alaska Division of Insurance is issuing this bulletin to assist regulated individuals and entities in effectuating the provision of insurance related services during this urgent public health challenge.

The Division requires health insurers providing coverage through health care insurance plans to Alaska residents to take the following measures related to the potential impact of COVID-19 in addition to the coverage of early refills referenced in Bulletin 20-03.

Respiratory Illness Diagnostic Testing

Health insurers shall waive any cost-sharing for laboratory diagnostic testing for respiratory syncytial virus (RSV), influenza, respiratory panel tests, and COVID-19. Cost-sharing should not be a barrier to access this testing to confirm illness. In addition, health insurers are also asked to waive the cost-sharing for an office visit and urgent care center visit with the above testing, as well as for an emergency room visit with testing for the above. This waiver is applicable for in-network and out-of-network providers, facilities, and laboratories.

Standard medical necessity requirements for RSV, influenza, and respiratory panel tests remain in effect. To be entitled to a cost-sharing waiver for COVID-19 testing the patient must meet the

criteria set forth by the Alaska Division of Public Health/Epidemiology and the U.S. CDC at the time of service.

Telehealth Delivery of Services

Given that COVID-19 is a communicable disease, some insureds may be using telehealth services instead of in-person health care services. Health insurers are encouraged to liberalize telehealth benefits during this period of increased infection. In addition to contracted telehealth services, insurers are reminded that group insurance contracts cannot contain a provision requiring services to be provided by a particular provider or facility under AS 21.54.020. Consumers should have access to telehealth benefits through their current health care provider. Health insurers are asked to review and ensure their telehealth programs are robust and will be able to meet any increased demand.

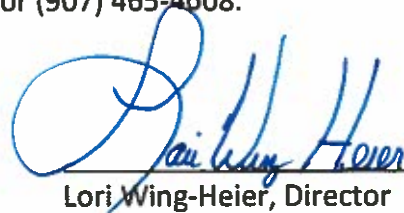
Summary

To protect the public health, health insurers are asked to identify and remove barriers to testing and treatment for COVID-19. Health insurers must be prepared to address COVID-19 cases in Alaska and the Division extends its appreciation to health insurers in working with the State to address this public health challenge. Since the COVID-19 situation continues to evolve, health insurers should continually assess their readiness and be prepared to make any necessary adjustments.

Due to the evolving nature of the COVID-19 outbreak, the recommendations are subject to change. Insurers are advised to verify best practices in accordance with the CDC. The requirements of this bulletin are in effect until April 30, 2020, unless otherwise updated.

If you have any questions relating to this bulletin, please contact Sarah Bailey, Life and Health Section Supervisor at sarah.bailey@alaska.gov or (907) 465-4608.

Dated March 6, 2020



Lori Wing-Heier, Director