



BULLETIN 20-03

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

RE: PREPARATIONS FOR COVID-19 (CORONAVIRUS) INCLUDING CONSUMER PRESCRIPTION DRUG SUPPLIES

The United States is seeing the rapid global spread of a communicable disease COVID-19 (coronavirus). The Alaska Division of Insurance encourages health insurers to be proactive in planning for coronavirus COVID-19. While there are no community spread cases of COVID-19 in Alaska to date, this is a developing public health issue that warrants taking appropriate precautionary steps now.

CONSUMER PRESCRIPTION DRUG SUPPLIES

Consumers exposed to the virus may be asked to quarantine for a period of two weeks, and it has been recommended that consumers ensure that they have an adequate supply of their prescription medication on hand if their insurer will allow for an early refill.

Based on the authority given to the Director of Insurance during an emergency under AS 21.06.080(d), the division issues the following guidance to insurers: Access to health care services and supplies is of concern to the division as consumers may be required to self-isolate in their homes with little notice and may not be able to refill their prescription drugs or other necessary medical supplies. As in previous emergencies, the division expects insurers to provide for early refills or replacements of lost or damaged medications and expects this flexibility to continue while the potential for quarantine is high. It is expected that insurers will allow affected consumers to obtain emergency supplies or refills without applying additional authorization requirements. In addition, consumers must be able to access their necessary prescriptions from a local retail pharmacy even if their prescription supply is normally provided by mail order without concern of a penalty. Insurers may require that prescriptions containing opioids be obtained using the standard process. The division will provide an update on these requirements by April 30, 2020.

CLAIMS HANDLING AND UTILIZATION REVIEW PROCEDURES

Closely monitor guidance from the Centers for Disease Control and Prevention (CDC) and the Alaska Department of Health and Social Services. Adjust your policies and procedures as needed to ensure consistency with their guidance. For example:

- Make sure denials based on a failure to meet the prudent layperson standard for emergency care take into account COVID-19 and flu-like symptoms.
- Ensure consistency with CDC guidelines that require four negative tests before discontinuing transmission-based precautions for a patient hospitalized with COVID-19.

INCREASE MEMBER COMMUNICATIONS AS NEEDED

Topics to consider include when to seek medical care and the availability of options such as telemedicine and nurse lines that can provide quick access to care and limit exposure to new infections in waiting rooms.

REVIEW AND UPDATE CONTINGENCY PLANS

Make sure your contingency and preparedness plans are up to date in case you need to add resources to answer calls, staff nurse lines or member chat services, or provide similar customer assistance.

To monitor the latest information on COVID-19:

- [Alaska Department of Health and Social Services](#)
- [Centers for Disease Control and Prevention](#)

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 3, 2020



Lori Wing-Heier, Director