



KAY IVEY  
GOVERNOR

JIM L. RIDLING  
COMMISSIONER

STATE OF ALABAMA  
DEPARTMENT OF INSURANCE  
201 MONROE STREET, SUITE 502  
POST OFFICE BOX 303351  
MONTGOMERY, ALABAMA 36130-3351  
TELEPHONE: (334) 269-3550  
FACSIMILE: (334) 241-4192  
INTERNET: www.aldoi.gov

DEPUTY COMMISSIONERS  
JERRY WORKMAN  
MARK FOWLER  
CHIEF EXAMINER  
RICHARD L. FORD  
STATE FIRE MARSHAL  
SCOTT F. PILGREEN  
GENERAL COUNSEL  
REYN NORMAN

**BULLETIN NO. 2020-02**

TO: All Insurance Carriers Authorized to Transact Health Insurance in Alabama and Other Interested Parties

FROM: Jim L. Ridling  
Commissioner of Insurance *JLR*

DATE: March 13, 2020

RE: Coverage for COVID-19 (CORONAVIRUS)

EFFECTIVE: Immediately

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The Alabama Department of Insurance (“ALDOI”) encourages health insurers to be proactive in planning for Coronavirus disease 2019 (COVID-19). While there is only one reported case of COVID-19 in Alabama to date, this is a developing public health issue that warrants taking immediate and appropriate precautionary steps.

All health carriers, other insurance industry representatives, and additional interested parties are encouraged to review the latest Alabama information about COVID-19 released by the Alabama Department of Public Health at: <http://www.alabamapublichealth.gov/infectiousdiseases/2019-coronavirus.html>.

The ALDOI aims to protect the health of Alabamians and the solvency of insurers, by proactively issuing guidance to assist individuals and entities regulated by the ALDOI in combating this urgent public health challenge.

The ALDOI is requesting health carriers providing coverage through health benefit plans to Alabamians to take the following immediate measures related to the potential impact of COVID-19.

1. **Preparedness.** Health carriers should review their internal processes and operations to ensure that they are prepared to address COVID-19 cases in Alabama, including by providing insureds with information and timely access to all medically necessary covered health care services. As the COVID-19 situation continues to evolve, health carriers should continually assess their readiness and make any necessary adjustments.
2. **Information Access.** Access to accurate information and avoiding misinformation are critical. Therefore, health carriers are asked to inform insureds of available benefits, quickly respond to insured inquiries, and consider revisions needed to streamline responses and benefits for insureds. Health carriers should make all necessary and useful information available on their websites and staff their nurse-help lines accordingly.
3. **Testing for COVID-19.** The ALDOI asks health carriers to waive any cost-sharing for COVID-19 laboratory tests so that cost-sharing does not serve as a barrier to access to this important testing. In addition, health carriers are also asked to waive the cost-sharing for an in-network provider office visit and an in-network urgent care center visit when testing for COVID-19, as well as for an emergency room visit when testing for COVID-19.
4. **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 carriers are asked to review and ensure their telehealth programs with participating providers are robust and will be able to meet any increased demand.
5. **Network Adequacy and Access to Out-of-Network Services.** Health carriers are asked to verify their provider networks are adequate to handle a potential increase in the need for health care services in the event COVID-19 cases are diagnosed in Alabama. If a health carrier does not have a health care provider in its network with the appropriate training and experience to meet the particular health care needs of an insured, health carriers are asked to make exceptions to provide access to an out-of-network provider at the in-network cost-sharing.
6. **Utilization Review.** Timely decision making is essential to responding appropriately to COVID-19, and it is particularly important with respect to utilization review. Health carriers are reminded that utilization review decisions must be made in the timeframes required by Ala. Code § 27-3A-1, et seq. Health carriers should not use preauthorization requirements as a barrier to access necessary treatment for COVID-19, and health carriers should be prepared to expedite utilization review and appeal processes for services related to COVID-19, when medically appropriate.
7. **Immunizations.** Although a vaccine is not currently available for COVID-19, it has been reported to be in development. In the event an immunization becomes available for

COVID-19, the ALDOI requests that health carriers immediately cover the immunization at no cost-sharing for all covered members.

8. **Access to Prescription Drugs.** Health carriers are asked, where appropriate, to make expedited formulary exceptions if the insured is suffering from a health condition that may seriously jeopardize the insured's health, life, or ability to regain maximum function or if the insured is undergoing a current course of treatment using a non-formulary prescription drug.
9. **Information Sharing.** To ensure that public health officials and the public are adequately informed about what the health insurance industry is doing in response to COVID-19, the ALDOI asks that health carriers provide information on the steps they are taking in response to this Bulletin, particularly, the issues addressed in Items 1 through 8. Health carriers may send that information to Yada Horace, Insurance Analyst at [yada.horace@insurance.alabama.gov](mailto:yada.horace@insurance.alabama.gov).

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

Questions concerning this Bulletin should be directed to William Rodgers, Life & Health Attorney at [William.rodgers@insurance.alabama.gov](mailto:William.rodgers@insurance.alabama.gov).