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**BULLETIN NO. 2020-13**

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

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

DATE: June 3, 2020

RE: COVID-19 Health Insurance Premium Reduction and Credit Program Filing Guidance

EFFECTIVE: Immediately

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Similar to the situation described in Bulletin No. 2020-06, some insurance companies with health insurance products, are contemplating premium reduction or credit programs during the current COVID-19 pandemic.

An informational rate filing should be submitted via SERFF to include the timeframe, individual premium impact, and whether the action applies to new business and/ or renewal. A copy of the policyholder communication should be filed under the Supporting Documentation tab. The SERFF filing fee will be waived.

Prospective reductions in premium or retroactive return of premium made in accordance with this Bulletin to accommodate COVID-19 related changes in exposure or risk profile will not be considered a rebate or unfair discrimination to the extent they are reasonable and consistently applied. Reasonable and consistently applied premium adjustments will likewise not be pursued by the Alabama Department of Insurance as violations of statutes governing returning premiums to policyholders or the frequency of premium changes, nor will they be considered out of compliance with approved rating plans, rules, or policy language.

JLR/YH/SO/WR/bc