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Statement Regarding Nevada Health Insurance Market Due to COVID-19
Nevada Division of Insurance
March 30, 2020

Thank you to the Health insurance industry members in Nevada. Each one of you has stepped up to address issues that are quickly developing due to the COVID-19 outbreak in our state. We still need to do more.

The Nevada Division of Insurance (“Division”) encourages all Health insurance carriers as members of the Nevada community, to consider the following relief for those Nevadans affected by the COVID-19 outbreak. The focus of all the requests below are on actions the industry can take to deliver on its consumer service obligations.

Premium concerns due to financial hardships:

- Providing an additional 60-day grace period before cancellation of coverage.
- Providing flexibility with due dates for premiums.
- Waiving late fees and penalties.
- Payment plans for premiums to avoid a lapse in coverage.
- Only cancel or non-renew if all other efforts are exhausted.
 - Do not impose discriminatory cancellations or non-renewal options.
- Encourage the use of electronic payments.

Telehealth

- Proactively communicate with consumers regarding telehealth services available.
- Allow for payments for out-of-network to be treated as in-network if the network is inadequate to provide services due to volume of COVID-19 treatments.
- Support expanded telehealth opportunities.
 - Telephonic services.

- Increase use for mental health and substance use disorder services.
- Increase use for Physical/Occupational therapy, especially in nursing facilities.
- Focus on parity and reduced or no cost-share services.
- Focus on consumers in rural areas or have underlying chronic health conditions.

Pre-Authorization

- Eliminate or devise simplified pre-authorization standards.

Group Plans

- Permit employers to continue providing coverage to employees regardless to “actively at work” requirements.

Pharmacy

- Consider early refills or extra refills for prescriptions used for chronic health conditions for Nevadans who most likely would be affected by the COVID-19 virus.
 - Chronic health conditions Aids, Cystic Fibrosis, Diabetes and Heart or Lung conditions.
- Take necessary steps to prevent disruption in drug access.
- Provide allowances for out-of-network pharmacy refills at network prices if in-network prescription supply chains are disrupted.

The Division will also support the following measures in claims handling to ensure consumer protection measures aimed at reducing the spread of the COVID-19 virus. We require notification from the carrier before the implementation of such practices in the state.

- Use of electronic means for conducting inspections or audits.
- Increased use of electronic delivery methods for consumer notifications and interactions.
- Allow for treatments, if necessary to be provided in non-traditional settings.

The Division stands ready to perform an expedited review for any carrier who wants to introduce or amend a health product that would provide additional consumer benefits in relation to the change in circumstances for consumers due to the COVID-19 pandemic. This would include mid-year benefit changes to expand networks or telehealth services.

We understand that there are concerns about extraordinary data calls on a state-by-state basis. The Nevada Division intends to participate in the National Association of Insurance Commissioner’s joint data calls that are being considered after the passing of the COVID-19 emergency.