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DEPARTMENT OF BUSINESS AND INDUSTRY  
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**Bulletin 23-002**

**September 28, 2023**

**Compliance with Cares Act: Obligation to Provide Coverage of COVID-19 Vaccines**

**Purpose:**

This bulletin serves as guidance from the Nevada Division of Insurance ("Division") to all insurance companies regarding their obligation to provide coverage for COVID-19 vaccines, including the recently updated mRNA COVID-19 vaccine recommended by the Advisory Committee on Immunization Practices ("ACIP") on September 12, 2023. In accordance with Section 3203 of the CARES Act, vaccines obtained from a network provider must be covered **without cost-sharing** within 15 business days following the date on which an applicable recommendation is issued by the U.S. Preventive Services Task Force ("USPSTF") with an effective rating of "A" or "B," or by ACIP for qualifying coronavirus preventive services.

**Expedited Action Encouraged:**

The Division strongly encourages issuers to take swift action and implement necessary measures to streamline any issues related to claim processing systems, billing procedures, coding protocols, and overall coverage arrangements. This proactive approach should be taken prior to the expiration of the 15 business days, but **no later than October 3, 2023**, to prevent any potential disruptions or delays that insured individuals may encounter when seeking the updated COVID-19 vaccine.

**Commitment to Insureds:**

The Division remains unwavering in its commitment to ensuring that all insured individuals receive the full benefits of the insurance they have paid for, including access to vaccines that help mitigate the risk of hospitalization and mortality associated with COVID-19.

Questions about this bulletin may be directed to [insinfo@doi.nv.gov](mailto:insinfo@doi.nv.gov).

A handwritten signature in blue ink, appearing to read "Scott J. Kipper".

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SCOTT J. KIPPER

Commissioner of Insurance