

March 7, 2020 | 2:00 pm

Stay up to date on COVID-19 (Coronavirus)

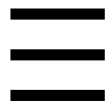
My top priority as Governor is keeping the people of our state safe. The Colorado Department of Public Health and Environment has been hard at work to detect and contain COVID-19 and has been partnering with federal and local health departments.

For the latest information [click here.](#)

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COLORADO
Governor Jared Polis



Consumer Advisory: Division of Insurance Directs Insurers on COVID-19 Coverage

MONDAY, MARCH 9, 2020

Consumer Advisory: Division of Insurance Directs Insurers on COVID-19 Coverage

Addresses cost-sharing, telehealth & prescription refills

DENVER - Governor Polis has instructed the Colorado Division of Insurance (DOI), part of the Department of Regulatory Agencies (DORA), to issue guidance and direction to Colorado health insurers regarding coverage of COVID-19 claims. [Bulletin B-4.104](#) provides direction for insurers, as well as consumers, for health insurance plans that are regulated by the Colorado DOI.

“Our administration is taking swift action to ensure Coloradans can get tested for COVID-19 without financial fear,” said Gov. Jared Polis. “We are all in this together, and we must continue working together to protect our health and safety. This important step will help ensure cost barriers do not stand in the way of people getting tested. The earlier that we can diagnose and isolate those testing positive for COVID-19, the better we can prevent it from spreading.”

Coloradans enrolled in self-funded employer-based health insurance plans, which are not regulated by the DOI, but instead are regulated at the federal level, should contact their employer regarding coverage. If your insurance card has “CO-DOI” in the bottom corner, your plan is regulated by the Division.

“We have been studying this issue and felt this was the proper time to take this step,” said Colorado Insurance Commissioner Michael Conway. “Everyone has a role to play in addressing this public health issue and costs should not be a deterrent from getting tested. We look forward to working with insurers and the public.”

Specific Actions for COVID-19

The DOI is requiring insurance companies to take actions related to COVID-19 in the areas of telehealth, prescription refills and cost-shares (co-pays, deductibles and co-insurance).

Telehealth

Health plans in Colorado already offer telehealth options (also referred to as telemedicine). However, the DOI is directing insurance companies to do outreach and education to remind their members about these telehealth options.

The companies are also directed to provide COVID-19-related telehealth services with no cost-sharing, including co-pays, deductibles, and coinsurance that would normally apply to the telehealth visit. The Division will be issuing an emergency regulation to formalize this specific directive.

Please refer to [Bulletin B-4.104](#), in the “Additional Resources” section, for contact information for each health insurance company regarding telehealth services.

Prescription Refills

The DOI is directing insurance companies to cover an additional one-time early refill of any necessary prescriptions to ensure people have their necessary medications should they want to limit their close contact with others.

Cost-Shares

The federal government recently announced that testing for COVID-19 is an Essential Health Benefit. Pursuant to that announcement and Colorado state law, the DOI is requiring insurance companies to ensure that COVID-19 testing be covered without cost-sharing for consumers, meaning they will not have to pay co-pays, deductibles or co-insurance.

In addition, the insurance companies will be directed to waive any cost-sharing for an in-network health care provider office visit, an in-network urgent care center visit or an emergency room visit when a covered person is seeking testing for COVID-19. If an in-network health care provider cannot do such testing, the insurance company must cover an out-of-network provider for the testing. As with the telehealth directives, the DOI will be issuing an emergency regulation to formalize this specific directive.

For the most up-to-date criteria for COVID-19 testing, please see the Colorado Department of Public Health & Environment website:

<https://www.colorado.gov/pacific/cdphe/covid-19-testing>.

If you have questions about your insurance and coverage, contact the Division of Insurance Consumer Services team - 303-894-7490 / 800 930-3745 / DORA_Insurance@state.co.us.

For More Information on COVID-19, please see the CDPHE website here: <https://www.colorado.gov/pacific/cdphe/2019-novel-coronavirus>.

In conjunction with the Colorado Department of Public Health and Environment (CDPHE), the Polis administration advises Coloradans to stay informed about COVID-19 and take simple preventive actions.

- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose, and mouth.
- Stay home when you are sick, and keep your children home if they are sick.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash, or use your inner elbow or sleeve.
- Clean and disinfect frequently touched objects and surfaces using a regular household cleaning spray or wipe.
- Wash your hands often with soap and water for at least 20 seconds. If soap and water are not readily available, use an alcohol-based hand sanitizer with at least 60% alcohol.
- Stay informed with reliable, up-to-date information. People who have general questions about coronavirus disease 2019, can call CO HELP at 303-389-1687 or 1-877-462-2911 or email them at COHELP@RMPDC.org, for answers in English and Spanish (Español), Mandarin (普通话), and more.
- We understand people are concerned, but this is a good time to be calm and get prepared. FEMA guidance for pre-pandemic COVID-19 preparedness is available on Ready.gov. Helpful information about getting your household ready for coronavirus is available on CDC's website [here. www.cdc.gov/coronavirus/2019-ncov/community/home/get-your-household-ready-for-COVID-19.html](https://www.cdc.gov/coronavirus/2019-ncov/community/home/get-your-household-ready-for-COVID-19.html)

Contact Governor Polis

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