

STATE	CONTACT	TITLE	EMAIL	PHONE	RESOURCE
CA	Celeste Fitterer	Associate Insurance Compliance Officer	Celeste.Fitterer@insurance.ca.gov	866-225-6585 x 6865 or 213-346-6865; Consumer Hotline 1-800-927-4357	In a press release dated March 18, 2020 Insurance Commissioner Lara directed health insurance companies to submit emergency plans detailing how they will ensure continued access to medically necessary health care services including maximizing telehealth to help health insurance policyholders who are sheltered in place. Health insurers are to file their plans with the Department no later than close of business Friday, March 20, 2020. The press release is available on our website www.insurance.ca.gov . On the website, highlight “News” and then click on “Press Releases”. Choose “2020 Press Releases” and then search for the March 18, 2020 press release titled “Commissioner Lara Directs Health Insurance Companies to Maintain Health Care Access During Coronavirus Emergency Including Prescription Refills.” Press releases is: http://www.insurance.ca.gov/0400-news/0100-press-releases/2020/ .
CO	Michael Conway	Insurance Commissioner	michael.conway@state.co.us	303-894-7480	Colorado legislature passed a law several years ago prohibiting insurance companies from covering telehealth services via telephone. They’re busily working on dealing with that issue and related telehealth barriers in an Executive Order from Governor Polis that should be issued in the next several days.
DE	Trinidad Navarro	Commissioner	Trinidad.Navarro@delaware.gov	302-674-7300	Although in person treatment is likely the most appropriate method for mental health and substance use disorder treatment, telehealth must be the substitute for the immediate future. Between the governor’s executive orders and our current statutory requirements already in place, we are committed to ensuring the essential services are covered by our commercial insurers. If you or your organization discover any violations, please contact my office.

KY	Sharon P. Clark	Insurance Commissioner	sharonp.clark@ky.gov	502-564-6026	<p>Telehealth coverage is allowed for commercial/fully insured health coverage in Kentucky per KRS 304.17A-250. There have been certain restrictions regarding the type of computer video conferencing platforms due to federal HIPPA requirements. On March 18, 2020, the federal government “set aside” these restrictions and the Kentucky Department of Insurance did the same with our statutes so as to allow more platforms such as Facetime, etc. The guidance that the Department of Insurance issued has been sent to all health insurance companies offering fully insured coverage in the Commonwealth as well as to health care provider associations. Below you will find a link to the Department’s guidance that not only describes our actions as well as the actions taken by the federal government. As you know, the Department of Insurance has authority over only those fully insured plans. Should you have questions, please feel free to call my office. BULLETIN</p>
ME	Ben Yardley	Senior Staff Attorney	Benjamin.Yardley@maine.gov	207-624-8537	<p>On March 12th Governor Mills issued a proclamation that an insurance emergency exists in Maine because of the COVID-19 crisis, and on the same day Superintendent Cioppa issued an Insurance Emergency Response Order in light of the public health emergency related to COVID-19. On March 20th, Superintendent Cioppa issued a Supplemental Order Regarding Remote Delivery of Health Services. This order applies to providers including mental health services. You can see all of these orders at our home web page, www.maine.gov/pfr/insurance. I hope this information is useful. Please contact me if you have questions.</p>

MA	Gary Anderson	Commissioner of Insurance	gary.d.anderson@state.ma.us	617-521-7301	<p>The Commonwealth of Massachusetts is aware of the public value and disease protection that telehealth may provide to our citizens. In response to the COVID-19 public health crisis, on March 15, 2020, Governor Baker issued an Emergency Order: "Order Expanding Access to Telehealth Services and to Protect Health Care Providers" (Emergency Order). The Emergency Order, https://www.mass.gov/doc/march-15-2020-telehealth-order/download, requires health insurance carriers to permit in-network providers to provide clinically appropriate, medically necessary services via telehealth.</p> <p>The Division of Insurance has issued Bulletin 2020-04, "Emergency Measures to Address and Stop the Spread of COVID-19 (Coronavirus)," https://www.mass.gov/doc/bulletin-2020-04-emergency-measures-to-address-and-stop-the-spread-of-covid-19-coronavirus/download, which provides guidance regarding the Emergency Order, including standards for appropriate telehealth service delivery. Please feel free to contact me with any further questions.</p>
OH	Meredith Alexander	Assistant Director of Government Affairs - Ohio Department of Insurance	meredith.alexander@insurance.ohio.gov		<p>The Department has issued several bulletins over the last week in order to address the evolving situation regarding COVID-19. Specific to your questions, attached is a bulletin we issued last week addressing telehealth. You can find the other bulletins we have issued on our website: https://insurance.ohio.gov/wps/portal/gov/odi/about-us/divisions/communications/resources/insurance-relief-for-ohioans. We also want consumers to call us if they are having trouble so that we can troubleshoot the individual issue. Given our status of teleworking, to file a complaint, email the consumer services division at Consumer.Complaint@insurance.ohio.gov BULLETIN: Access to Coverage for Ohioans Impacted by the COVID-19 Virus</p>

SC	Raymond Farmer	Director	rfarmer@doi.sc.gov	803-737-6805	<p>Thank you for reaching out. Governor McMaster asked health insurance issuers to expand telehealth access and they are actively responding. He did so during a press conference on the afternoon of March 17th. We have been actively engaged with issuers of commercial health insurance coverage (i.e., the coverage subject to our regulatory authority) and they are complying with his request. Further, the SC Department of Insurance issued a bulletin yesterday that informs the industry that we expect them to provide relief for consumers/ claimants in response to COVID-19. You may view that bulletin on our website by clicking here.</p> <p>Obviously, it takes time to roll out these changes and they are being modified as the situation evolves. We are attempting to keep relevant information specific to each health insurance issuer updated on our website at: www.doi.sc.gov/coronavirus.</p>
TX	Kenisha Schuster	Assistant Director of Government Relations - Texas Department of Insurance	Kenisha.Schuster@tdi.texas.gov	512-676-6605; Help Line 1-800-252-3439	<p>Thank you for your recent letter re: telemedicine. We've posted an FAQ about TDI's emergency rule on telemedicine on the TDI website. Within the page you will see the details on the inclusion of covered mental health services and the inclusion of licensed or certified mental health professionals in the definition of health professionals. The Texas Medical Board also has an FAQ on telemedicine for providers. Please remember that our rules and responses apply only to state-regulated plans, which account for about 15% of the Texas market. For some questions about specific billing requirements, you may need to check with the patient's health plan or the state agency that issued your license. You can also submit questions about insurance regulations using our online form. Thank you for all your hard work during this trying time.</p>

VT	E. Sebastian Arduengo; Michael Pieciak	Assistant General Counsel; Insurance Commissioner	Sebastian.Arduengo@vermont.gov ; Michael.Pieciak@vermont.gov	802-828-4846	<p>We have reached an agreement with our commercial insurers on mental health parity with respect to telehealth and audio only appointments. We are also drafting emergency regulations formalizing this agreement. Sebastian Arduengo, an assistant general counsel in our department, is taking the lead on this project. Please find attached the Department's filing with the Secretary of State for Emergency Rule H-2020-02-E, entitled "Coverage of Health Care Services Delivered Through Telehealth, Telephone, or Store and Forward Means." The rule is effecting upon filing, and will expire in 180 days. The filing, along with the text of the rule, will be posted to the Department's website shortly. BULLETIN</p>
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