

Navigating through uncharted waters: COVID-19 and health insurance

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The COVID-19 State of Emergency is a now constant reminder that we never fully know what's around the corner in life, even as we try to plan for a stable future for ourselves and our families. In times like these, insurance becomes a major concern.

The Maryland Insurance Administration's goal is to provide efficient, effective service to both the consumers of insurance products and the insurance industry. Our most important job is assuring the fair treatment of consumers, with all carriers following Maryland law. When we go through a crisis like COVID-19, our agency's role as a regulator is a critical part of the state's response.

Regulation can often sound scary, conjuring up images of an adversarial, "big stick" approach. To be sure, we sometimes need to enforce the law with serious penalties for violators. At the direction of Governor Hogan, we've also taken some strong emergency actions in response to COVID-19, including requiring carriers to waive any time restrictions on prescription medication refills and authorize payment to pharmacies for at least a 30-day supply of any prescription medication.

But, overall, I'm a strong believer in collaboration, of working together to find solutions. When it comes to a crisis, we want to help insurers help consumers. It's been my experience that the vast majority of insurance industry leaders want to do the right thing – mainly because they're good citizens, but also because it's good business in a competitive environment.

Since the COVID crisis began, we've held five conference calls with health insurers active in Maryland to talk about the challenges consumers and companies are facing as we navigate these unprecedented times. I've been very impressed by the actions taken so far by insurers to help their customers. In many cases, one insurer will show leadership or innovation in a particular area and others will follow the lead. For example:

- **Telehealth expansion:** Carriers have expanded access to telehealth across the board. All major carriers have started waiving cost-sharing for many in-network non-COVID-19 telehealth visits, and several are waiving in-network and out-of-network cost-sharing for all telehealth visits, including many specialties. Many are covering phone-only consultations in certain situations. Several are ensuring that reimbursements for telehealth are the same as in-person visits.
- **Treatment of COVID-19:** Most carriers are waiving cost-sharing for all COVID-19 treatment (this includes out-of-network services for some of the carriers).
- **Prescription drugs:** Several carriers are offering free home delivery of prescription medications to encourage social distancing.

- **Prior authorizations:** The majority of carriers have relaxed some of their prior authorization requirements. Several are waiving prior authorizations for non-elective hospital admissions and some are waiving concurrent review for hospitalizations, and some will honor previously approved authorizations for elective surgeries that need to be rescheduled.
- **Premium payment and employer coverage issues:** Most carriers have indicated they will work with consumers to accommodate difficulties with premium payments. One carrier has officially announced it will defer premium for up to two months with no interest or penalty upon customer request. Many carriers are working with employers directly on a case-by-case basis to accommodate specific requests to ensure continuity of coverage for laid off employees.

“We’ll get through this, together” is a common theme throughout the country and world these days. We’re putting that into practice at the Maryland Insurance Administration by taking an inclusive, collaborative approach. We’re regulating, we’re listening, and we will continue to advocate for Maryland citizens and businesses.