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ADVISORY

COVID-19: Reminder that Maryland Insurance Administration emergency directive for prescription medications remains in effect throughout State of Emergency

The Insurance Commissioner's March 6, 2020 Bulletin, which was issued as a response to the Catastrophic Health Emergency created by COVID-19, requires health insurers to waive any time restrictions on prescription drug refills and authorize payment to pharmacies for at least a 30-day supply of medication, regardless of the date upon which the prescription medication had most recently been filled by a pharmacist. This Bulletin applies to policies issued by carriers in Maryland. It does not apply to Medicare Part D plans, Medicare Advantage plans, or other plans that are not subject to State law.

The Governor's Proclamation declaring a State of Emergency and that a Catastrophic Health Emergency exists in Maryland went into effect March 5, 2020 and was subsequently renewed on March 17, 2020, April 10, 2020, May 6, 2020, June 3, 2020, July 1, 2020, July 31, 2020, August 10, 2020, September 8, 2020, October 6, 2020, and October 30, 2020. The Bulletin's requirements have remained in effect for the duration of the State of Emergency and will continue in effect until the emergency declaration is lifted, or the Commissioner issues a Bulletin deactivating the requirement. This action will allow individuals to obtain medications in advance of any quarantine. Co-payments and deductibles may apply to the prescription medication refills, in accordance with the terms of the carrier's contract or policy.