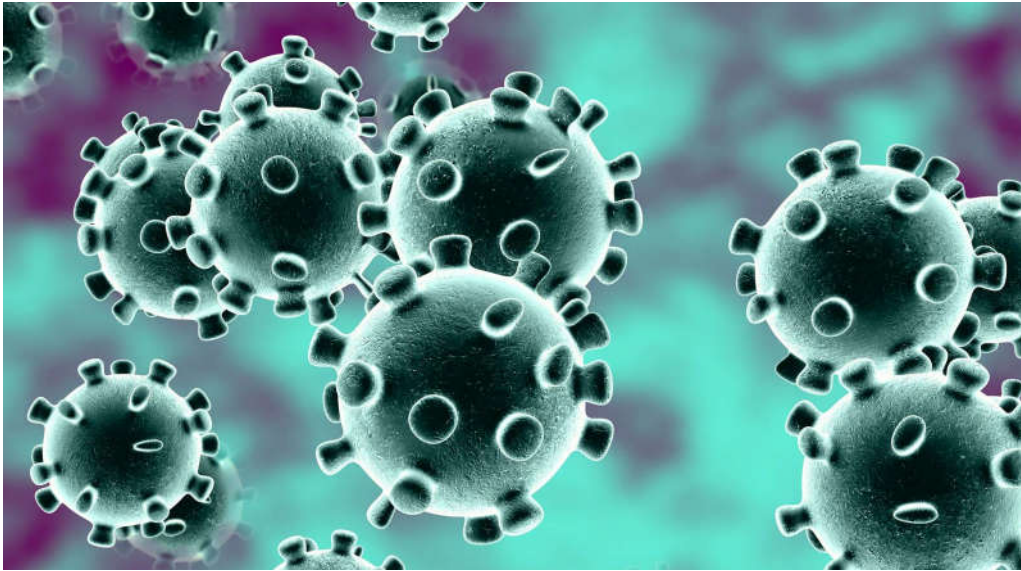

Insurance and Coronavirus COVID-19

March 16, 2020 | [ODI](#)



For the most up-to-date information visit coronavirus.ohio.gov. Additionally, a call center to answer questions regarding COVID-19 is now open. The call center will be open 7 days a week from 9 a.m.-8 p.m. and can be reached at 1-833-4-ASK-ODH (1-833-427-5634).

Health insurance coverage plays a critical role in the public's ability to access health care services. The Ohio Department of Insurance wants to ensure that consumers and insurers have the information needed about insurance coverage during the ongoing coronavirus (COVID-19) outbreak.

Consumers ^

1. Will my insurance cover treatment for COVID-19? ^

In general, comprehensive health insurance plans will cover medically necessary treatment for COVID-19 just like any other illness.

2. Can my insurance carrier cancel or refuse to renew my insurance policy if I am diagnosed with COVID-19 or a preexisting respiratory illness? ^

No. Both Ohio Insurance law and federal law prohibit individual and group accident and sickness insurance carriers from canceling coverage or refusing to renew coverage based on a health condition, including in connection with COVID-19. However, these consumer protections do not apply to short-term, limited-duration health insurance coverage or excepted benefit policies.

3. Who pays for COVID-19 diagnostic testing if needed?

The Federal Centers for Disease Control and Prevention (CDC) and the Ohio Department of Health (ODH) are currently covering the cost of the lab test for the presence of COVID-19. Yet, provider offices, labs, urgent care facilities, and hospitals might still charge their own fees for collecting the specimens, which then could be billed to the patient or to the patient's health insurance issuer. Call your insurance provider to discuss available coverage.

4. What if I have health concerns that require emergency medical services?

Insurance carriers must cover emergency services for an emergency medical condition at in-network cost-sharing levels regardless of which provider performs the services. Emergency services include transportation services, such as ambulance services, as well as inpatient and outpatient hospital services that are needed to evaluate or stabilize the patient. It is a good idea to determine in advance of an emergency situation arising in which hospitals and other emergency service providers are in-network, however, because, in some instances, balance billing may still occur. Many individuals who have contracted COVID-19 have not required emergency services. Still, exceptional circumstances may arise.

5. Is there a number to call for Medicare Beneficiaries and Caregiver Inquiries?

Yes. If you have questions regarding Medicare beneficiaries please visit [Medicare.gov](https://www.medicare.gov) or call 800-Medicare (800-633-4227). For Medicare caregiver questions or concerns, please visit the [Ohio Department of Aging](https://www.aging.ohio.gov) website or call 866-243-5678 to find the Area Agency on Aging serving your community.

Insurers

1. What should I be doing as an insurer to prepare for COVID-19 inquiries and claims?

Review claims handling and utilization review procedures:

- Closely monitor guidance from the Centers for Disease Control and Prevention (CDC) and the Ohio Department of Health (ODH). Adjust your procedures as needed to ensure consistency with their guidance. For example:

- Proactively implement a claim review process that takes into account the prudent layperson standard for emergency care related to COVID-19 and flu-like symptoms.
- Ensure consistency with CDC guidelines that require four negative tests before discontinuing transmission-based precautions for a patient hospitalized with COVID-19.

Review and update contingency plans:

- Make sure your contingency and preparedness plans are up-to-date in case you need to add resources to answer calls, staff nurse lines or member chat services, or provide similar customer assistance.

Increase member communications as needed:

- Topics to consider include when to seek medical care and the availability of options such as telemedicine and nurse lines that can provide quick access to care and limit exposure to new infections in waiting rooms.

Agents



1. Have there been any legislative actions for license renewal and continuing education relief during the COVID-19 emergency?



Yes, on Friday, March 27, 2020, Governor DeWine signed House Bill (HB) 197 which includes many provisions intended to respond to the ongoing COVID-19 pandemic. This Bill includes relief to insurance license-holders whose license expires during the state of emergency declared by the Governor through Executive Order 2020-01D, issued March 9, 2020.

In order to implement this provision, the following applies to any individual or business entity that holds an active license with the Ohio Department of Insurance. This includes major lines agents; limited line agents; title agents; title insurance marketing representatives; managing general agents; public insurance adjusters and agents; reinsurance intermediary brokers and managers; surety bail bond agents; surplus lines brokers; third party administrators; and viatical settlement brokers.

- **License Expiration Date:** If a license expires during the state of emergency, it will remain valid and may be renewed until no later than 90 days after the state of emergency ends or December 1, 2020, whichever comes first. All late fees will be waived and license-holders do not need to take any actions to receive the extension. In order to ensure that licenses are able to be renewed during the state of emergency (and after), the department will periodically adjust expiration dates within the department's computer system and the National Insurance Producer Registry (NIPR). While the adjusted expiration dates may appear to be sooner than the time period given through HB 197, that is only to ensure that your access to NIPR is continuously available. The department will continuously adjust the license expiration dates of affected licenses until the extension granted through HB 197 ends.

- **Continuing Education Requirements:** Due to the extension of expiration dates during the state of emergency, the deadline for completing continuing education requirements is also extended. During the state of emergency, continuing education providers are still offering courses, both online and in other distance learning formats, and agents are encouraged to complete as much as possible during the state of emergency to prevent the system from being overwhelmed once the state of emergency ends.
- **Examination for Initial License:** In addition to the extension granted through HB 197, the department understands that the closure of examination centers has impeded the ability to obtain an initial license. As a result, any person whose pre-license education course completion certificate expired during the examination center closings and for a period of two weeks after the examination centers reopen will have their pre-licensing course completion certificate deadline extended for thirty days after the exam centers reopen. This will allow a student to sit for an examination past the 180-day expiration of the certificate.

Only current license-holders whose license expires during the state of emergency are affected by this recent legislation; **unless specifically ordered otherwise, there is no change to the legal requirement to obtain a license or to comply with all other applicable laws and regulations during the state of emergency.**

Additionally, while license-holders will have extra time to renew their licenses, the department encourages renewals to be completed during the state of emergency to ensure timely processing once the state of emergency ends. Continuing education courses will continue to be offered, NIPR will accept electronic applications and the department will still be processing applications. When it is safe and possible, taking action during the state of emergency is encouraged.

2. Why did my license expiration date change?

Your license expiration date was changed to comply with the legislative emergency due to COVID-19. In order to comply with HB 197, the department will continue to adjust your license expiration date in phases. You will have until 90 days after the Ohio emergency order has ended or December 1, 2020, whichever is earliest to complete any required continuing education credits and to submit your license renewal application. The department recommends not waiting until the last opportunity to complete the requirements to renew your license due to the volume of license applications that will be due at the same time.

3. Why is my license expiration date changing in phases?

HB 197 provides licensees 90 days after the Ohio emergency order has ended or December 1, 2020, whichever is earliest to complete any required continuing education credits and submit a license renewal application for those agents affected by the legislative language. Since the emergency order is still in effect we do not know the end date at this time. Therefore we cannot set a definite expiration date. Additionally, the window to submit a license renewal application

is 90 days prior to the license expiration date. If we push the license expiration date out too far in advance it would prevent submission of a renewal application until the 90-day window becomes available.

4. Do I need to complete my continuing education credits prior to submitting a license renewal application?

Yes, if continuing education credits are required to renew a license, then the renewal application should not be submitted until after the continuing education credits have been satisfied.

5. Is the department accepting initial or renewal applications during the COVID-19 emergency?

Yes, the department continues to accept and process both initial and renewal applications. It is recommended that applications be submitted electronically via NIPR at <https://nipr.com/>. It is further recommended that applicants utilize NIPR's Attachment Warehouse program to upload supporting documents relevant to the application.

6. What do I do if my pre-licensing education course completion certificate expires while the PSI owned and operated exam centers are closed due to the COVID-19 emergency?

The department understands that the closure of examination centers has impeded the ability to obtain an initial license. As a result, any person whose pre-license education course completion certificate expired during the examination center closings and for a period of two weeks after the examination centers reopen will have their pre-licensing course completion certificate deadline extended for thirty days after the exam centers reopen. This will allow a student to sit for an examination past the 180-day expiration of the certificate.

7. Are continuing education courses available during the COVID-19 emergency?

Education providers in Ohio offer CE credits via Classroom, Distance Learning (i.e. webinar) and Self-study instruction methods. During the COVID-19 emergency most, if not all, providers are no longer offering classroom courses. Agents should search for CE courses being offered as Distance Learning and/or Self-study instruction methods.

CE courses can be found using the following link:

<https://gateway.insurance.ohio.gov/UI/ODI.Licensing.CourseFinder.Public.UI/Course.mvc/Dis...>

8. What is the COVID-19 impact on continuing education classroom courses for education providers?

The following temporary accommodations are being made for continuing education providers to continue service to Ohio licensees. These accommodations will be in place through May 31, 2020, or longer if the department deems necessary.

Upon request, CE providers will be allowed to deliver currently approved CE classroom courses via distance learning instruction without having to refile for course approval or pay additional fees. In order to obtain this temporary authorization of course change, providers will need to submit a request to Prometric with the course information and a detailed explanation about how attendance will be monitored. The use of tools such as Skype, Microsoft Teams, Zoom, and other similar products will be allowed for monitoring.

These requests must be submitted to CESupportTeam@Prometric.com with the subject line, Ohio COVID-19 Conversion Request: [provider ID]. Please include the course name(s) and number(s) in the body of the email.


Once the request is processed, the course instruction method will be temporarily changed from classroom to distance learning. Additionally, the name of the course will be revised with the following notation to the existing course name a "TMP-Webinar". Please give Prometric up to 5 business days to process requests before calling to verify the status of the change.

If there are any questions regarding these directives please send them to Prometric at CESupportTeam@Prometric.com.


9. How do I contact the License Division during the COVID-19 emergency?


License Division can be reached by email at licensing@insurance.ohio.gov.

Ohio Businesses

Business Interruption Insurance Overview 

Travel

1. Does travel insurance cover risks related to COVID-19 if I get sick while traveling? 

2. Does travel insurance cover cancellation or interruption risks related to COVID-19? 

Bulletins

2020-02: [Access to Coverage for Ohioans Impacted by the COVID-19 Virus](#)

2020-03: [Health Insurance Coverage Flexibility for Ohio Employees](#)

2020-04: [Temporary Suspension of Pharmacy Audits During Declared State of Emergency](#)

2020-05: [COVID-19 Testing and Treatment: Out-of-Network Coverage](#)

2020-06: [Coverage for Individuals With Expired Driver Licenses](#)

2020-07:

[Property and Casualty, Life, and Long Term Care Insurance Premium Payments During State of Emergency](#)

Questions



If you have additional insurance-related questions the Ohio Department of Insurance's consumer services representatives can help. Contact the department at 800-686-1526.

For the most up-to-date coronavirus COVID-19 information visit coronavirus.ohio.gov.

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For more information



Questions about COVID-19? Visit coronavirus.ohio.gov or call 1-833-4-ASK-ODH (1-833-427-5634) for answers.

External Resources

[National Association of Insurance Commissioners - Coronavirus Resource Center](#)

[Ohio Department of Health \(coronavirus.ohio.gov\)](https://coronavirus.ohio.gov)

[U.S. Centers for Disease Control and Prevention](#)

[World Health Organization - COVID-19 Outbreak](#)

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