

STATE OF VERMONT

Department of Financial Regulation

COVID-19 INSURANCE GUIDANCE



[DFR Guidance](#)

<https://dfr.vermont.gov/covid-19/insurance#dfr>



[Health Insurer Policies](#)

<https://dfr.vermont.gov/covid-19/insurance#insurer-policies>

DFR Guidance

COVID-19 and Telemedicine Services

March 19, 2020

On March 19, 2020, the Vermont Department of Financial Regulation issued a [memo regarding COVID-19 and Telemedicine Services \(/document/covid-19-and-telemedicine-services\)](#) urging health insurers to expand coverage and reimbursement of telemedicine services, including audio-only telephone, email, or facsimile where clinically appropriate. Telemedicine services are an important tool in practicing social distancing and preventing the spread of COVID-19.

Insurers Encouraged to Offer Policyholders Flexibility with Premiums

March 23, 2020

On March 13, 2020 Governor Phil Scott today issued an executive order to declare a state of emergency in Vermont in response to COVID-19, commonly known as the new coronavirus. Accordingly, the Department of Financial Regulation requests that all insurance companies provide their policyholders with a reasonable grace period to pay insurance premiums to

avoid policies being cancelled for nonpayment of premium due to the COVID-19 public health emergency.

H-2020-01-E, Suspension of Credentialing Verification Practices

March 20, 2020

DFR filed emergency rule [H-2020-01-E \(/about-us/legal-general-counsel/proposed-rules-and-public-comment#credentialing\)](#) in response to the State of Emergency declared by the Governor of the State of Vermont on March 16, 2020 regarding the outbreak of COVID-19. The purpose of this emergency rule is to relax provider credentialing requirements in order to facilitate the reimbursement through commercial insurance during the State of Emergency for health care services provided by physicians or other health care professionals who hold an equivalent license in another State.

Calculation of Commercial Lines Premiums During Mandatory Closures Due to COVID-19

March 20, 2020

On March 20, 2020, DFR issued [guidance regarding Commercial Lines Premiums \(/document/calculation-commercial-lines-premiums-during-mandatory-closures-due-covid-19\)](#) related to mandatory closures due to COVID-19. This includes encouraging insurance carriers to be flexible with premium payment plans and premium deposit requirements for businesses that are temporarily closed due to COVID-19 mitigation actions, along with other provisions.

COVID-19 Suspension of Routine Provider Audits by Insurers

March 18, 2020

Effective immediately, the department is directing insurers to suspend all routine provider audits. Insurers remain able to conduct audits to prevent and detect ongoing fraud or other current activities that may violate Vermont statutes or regulations. [Insurance Bulletin #211 \(/reg-bul-ord/covid-19-suspension-routine-provider-audits-insurers\)](#) serves to ensure that healthcare providers are able to focus attention on providing care to Vermonters during the COVID-19 pandemic, rather than responding to routine audits.

Insurance Information and COVID-19

March 17, 2020

The Department of Financial Regulation has developed [COVID-19 and Business Income Insurance \(/document/covid-19-and-business-income-insurance\)](#) guidance to address numerous questions from the business community in Vermont.

The NAIC has also posted an Insurance Brief: [COVID-19 and Insurance \(https://content.naic.org/sites/default/files/inline-files/Insurance Brief - Covid-19 and Insurance.pdf\)](https://content.naic.org/sites/default/files/inline-files/Insurance%20Brief%20-%20Covid-19%20and%20Insurance.pdf) which provides a good overview of how different types of policies respond to losses related to COVID-19, including Travel, Health, Life, Annuities, Business Interruption, Workers' Compensation, and other insurance.

COVID-19 Prescription Drug Refills

March 16, 2020

On March 16, 2020, the Vermont Department of Financial Regulation issued [Insurance Bulletin #210 regarding COVID-19 Prescription Drug Refills \(/reg-bul-ord/covid-19-prescription-drug-refills\)](#). The purpose of this bulletin is intended to ensure that health insurance plans regulated by the Department of Financial Regulation continue to provide access to prescription drugs during the COVID-19 pandemic. This bulletin applies to health insurers and pharmacy benefit managers.

Workers' Compensation Adjuster Continuing Education

March 13, 2020

For any Workers' Compensation Adjuster, who was granted a continuing education extension, that was planning to attend the workers compensation adjuster CE program in May 2020 but is now unable to travel due to COVID-19, that individual should contact DFR as soon as possible, but no later than March 31, 2020 and request another extension to attend the next available program.

Bulletin 209 - Access to COVID-19 Testing

March 6, 2020

The purpose of [Insurance Bulletin #209 \(/reg-bul-ord/access-covid-19-testing\)](#) is to instruct all health insurers that provide comprehensive health care coverage, including non-profit

hospital and medical service corporations, health maintenance organizations, association health plans, multiple employer welfare arrangements, student health plans, and governmental plans, to take action related to the potential impact of Coronavirus Disease 2019 (COVID-19) in Vermont.

Health Insurer Policies

Contact Information

Department of Financial Regulation

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802-828-3301

833-DFR-HOTLINE (*toll free*)

833-337-4685 (*toll free*)

Public Information

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Employee Information

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