

Commissioner Navarro Issues Bulletin to Insurers Regarding Coronavirus

Insurers required to cover testing and telemedicine services related to COVID-19

While no active cases of the virus have been confirmed in Delaware to date, Insurance Commissioner Trinidad Navarro notified insurers today of their duties related to COVID-19. In a bulletin to insurance companies, the Commissioner reminded Delaware's health insurers that testing for COVID-19 is a covered essential health benefit and that access to telehealth and telemedicine services should be made available.

"Concerns around the cost of care for coronavirus may be a significant factor in residents deciding not to seek out medical interventions when symptoms arise, leading to negative health impacts on the individual, and an increased possibility of the spread of the virus," said **Commissioner Navarro**. "Ensuring testing and expanding telemed options may be the biggest thing we can do to prevent the escalation of new transmissions."

The bulletin notes that some insurers have taken additional steps to meet the challenges posed by the virus, including waiving cost sharing. "I applaud those carriers who have committed to waiving upfront costs for their consumers. Residents may avoid being tested simply because they can't afford to pay their co-pays or deductibles, and I commend the companies that are taking the barrier of economic ability out of the equation," said **Commissioner Navarro**.

In addition to ensuring COVID-19 testing is covered, whether at a testing facility or in emergency care, the bulletin also explains options surrounding telehealth and telemedicine and

clarifies that healthcare providers can utilize webcam and facetime with their clients.

Should active Delaware cases occur, medical facilities may experience a high level of activity. The bulletin specifies that care related to COVID-19 outside of the testing process should be considered in-network by health insurers if their in-network providers are unable to provide care in a timely fashion, in a safe and convenient location, or if they do not have trained, experienced providers of related care in-network. The department made clear that immunizations for COVID-19, if made available, should be covered by insurers, as would related prescription drugs. The bulletin also reminds insurers that Delaware law prohibits surprise billing.

Delaware's [Division of Public Health](#) (DPH) Smyrna Health Lab can test for COVID-19. Testing conducted by the Division of Public Health carries no costs to consumers. DPH has opened a COVID-19 hotline for residents at **1-866-408-1899**, and will also respond to questions sent to DPHCall@delaware.gov. Visit de.gov/coronavirus for more information.

[Commissioner's bulletin to insurers](#)

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