

# Commissioner Navarro Statement on Sixth Modification to State of Emergency

In consultation with the Delaware Department of Insurance, Governor John Carney today issued a [sixth modification to the state of emergency](#) that requires that insurers cease cancellations or nonrenewals of insurance policies due to nonpayment throughout the duration of the declared Delaware State of Emergency for those residents and business owners who are experiencing a loss of income. In declaring a Public Health Emergency earlier this week, the Governor specified that health insurers are to waive all prior authorization constraints for lab testing and future treatment of COVID-19. Commissioner Navarro previously recommended insurers take these actions in a [bulletin to the industry](#).

“We are grateful for Governor John Carney’s leadership during the COVID-19 crisis. Whether it is ensuring care without delay by removing prior authorizations in the short-term, or limiting the long-term effects of the virus’s economic impact by helping people keep their insurance, this thoughtful, detailed approach is just what our state needs,” said **Commissioner Navarro**.

Delaware’s insurance carriers will freeze cancellations and nonrenewal of policies that might have otherwise occurred due to delays in payments through the duration of the state of emergency for individuals who have been laid off or fired due to the state of emergency or organizations who have had to close or significantly reduce business. A carrier would now be required to seek a court order before they could cancel or nonrenew any health, life, disability, property, auto, and

commercial/business insurance policies.

In addition to the immediate assistance, this action helps to reduce the long-term impact of the virus on insurance, because if policies were not renewed or were cancelled, it could have hindered future insurance policy approvals or increased premium costs for those individuals and businesses due to the cancellation or nonrenewal creating a lapse of insurance.

[Read the Governor's Emergency Declaration](#)