

COVID-19 and Workers Compensation: What You Need to Know - Frequently Asked Questions - UPDATE



By NCCI Insights

April 17, 2020

The latest updates, as of April 17, 2020, are in blue.

NCCI has received numerous questions in the last few weeks regarding COVID-19 and the impact it may have on the workers compensation industry.

These frequently asked questions (FAQs) are intended to be the start of a series of responses that will address questions NCCI receives. Please review NCCI's *Basic Manual for Workers Compensation and Employers Liability Insurance—2001 Edition (Basic Manual)* and *Statistical Plan for Workers Compensation and Employers Liability Insurance—2008 Edition* for additional information applicable to the responses provided. In addition, some states may have exceptions to the national *Basic Manual* rules referenced in this article. Refer to the State Rule Exceptions section of NCCI's *Basic Manual* to determine whether an exception exists.

These FAQs address the rules as filed in NCCI manuals and other potential issues related to NCCI's role in the industry. Individual states approve, interpret, and enforce the rules contained in manuals and forms. Insurance carriers will need to confirm regulatory, legislative, and enforcement changes as a result of the COVID-19 event with the respective states.

If you have additional questions, please submit by clicking the questions or comments button. These FAQs will be updated as questions or new information warrant.

The following are FAQs regarding COVID-19:

1. Is COVID-19 compensable under state workers compensation acts?

The answer to that question is “maybe.” While workers compensation laws provide compensation for “occupational diseases” that arise out of and in the course of employment, many state statutes exclude “ordinary diseases of life” (e.g., the common cold or flu). There are occupational groups that arguably would have a higher probability for exposure such as healthcare workers. However, even in those cases, there may be uncertainty as to whether the disease is compensable.

As of now, some states have pending legislative initiatives to expand the coverage for certain workers. Other states legislatures are currently meeting and discussing these issues and it is expected that these states may introduce similar initiatives relative to workers compensation.

2. Where can I find state-specific legislative activity related to COVID-19?

We are currently posting COVID-19 legislative updates in our What's Trending section on our [Legislative Activity](#) page.

3. A business has suspended operations due to COVID-19, but continues to pay employees, although they are at home and not working. Is this payroll included in the premium calculations for workers compensation?

Note: This answer has been revised.

NCCI recognizes that circumstances around COVID 19 are extraordinary and warrant an expedited rule change to address the question of payroll for employees who are being paid but are *not working* as it relates to the basis of premium. If approved, this rule change will be distinct from "idle time" under our current **Basic Manual** rules (Rule 2-F-1), and a corresponding statistical code 0012 will be created for reporting this payroll. This payroll will not be used in the calculation of premium.

Other actions are underway by some companies and individual states to respond to this question, so an emphasis on creating as uniform an approach as possible is being pursued for approval by regulators. The details of the proposed rule changes will be included in a filing that will be submitted to state regulators in all NCCI states. The filing is expected to be made the week of April 20.

4. An employer has limited operations due to COVID-19. As a result, some employees are placed into new roles for the duration of the pandemic. What classifications could be assigned to these employees?

As stated in **Basic Manual** Rule 1-A, subject to certain exceptions, it is the business of the employer within a state that is classified, not separate employments, occupations, or operations within the business. Therefore, the classification of the employees working in new roles might not change. However, there may be situations where a change in classification could occur, such as when:

- The employer's operations have changed to a different classification, or

- An employee's occupation for the employer has changed (similar to when an employee receives a job promotion) to a different classification that may be applied to the employer's policy (e.g., an employee changes to a clerical position and Code 8810—Clerical Office Employees NOC may be applied to the policy).

In accordance with **Basic Manual** Rules 1-D-3 and 2-G, the employer would be responsible for maintaining separate payroll records for the change in operations or the wages earned for an employee whose occupation has changed. If these records are not maintained, then all payroll would be assigned to the highest rated applicable class code. See footnote. ¹

5. Does **Basic Manual** Rule 1-F Changes or Corrections in Classifications, provide guidance for employers impacted by COVID-19?

NCCI's **Basic Manual** Rule 1-F-1 addresses changes or corrections in classifications due to changes in an employer's operations. The temporary interruption or suspension of normal business activities caused by COVID-19 may qualify as a change in operations. For example, if an employer continues to pay its employees while they are working out of their homes (telecommuting) rather than an office, carriers may consider a change from the employer's governing classification to Code 8810—Clerical Office Employees NOC or Code 8871—Clerical Telecommuter Employees, or other appropriate classifications based on the duties of the employees while normal business operations are interrupted or suspended. Once normal business operations resume, appropriate classifications should be applied.

Find the specific description of Code 8871 using NCCI's [Class Look Up tool](#). To access it, you need a user ID and password (at no charge). If you don't have these, please contact our Customer Service Center at 800-622-4123 and select the Products and Services option.

6. What is the appropriate class code for specialty cleaning companies or contractors that are conducting cleaning/disinfecting to remove potential COVID-19 contamination?

NCCI's **Basic Manual** Rule 1-D-2 states that if no basic classification clearly describes the business, the classification that most closely describes the business must be assigned.

In order to determine the appropriate classification, it is important to understand how the employer is conducting the cleaning operation. If the employer is simply going into a business and wiping down surfaces, Code 9014—Janitorial Services by Contractors—No Window Cleaning Above Ground Level and Drivers may be the appropriate classification. For example, Code 9014 typically applies for surface cleaning of minor mold spots or general cleaning where hazardous materials are not being removed.

If containment operations are being conducted using sheeting, air filtration equipment, along with personal protective equipment such as full body suits, respirators, etc., then this could be

considered as hazardous material remediation and Code 5473—Asbestos Removal Operations—Contractor—NOC & Drivers may apply.

7. If an employer’s employees are working at home due to COVID-19, and they live in a monopolistic state (but normally work in an NCCI state), will its workers compensation policy in the NCCI state cover such exposure?

NCCI’s *Basic Manual*, Introduction—Application of Manual Rules, No. 9, provides that “interpretation of state or federal laws pertaining to coverage issues is not within the jurisdiction of NCCI.” Contact the monopolistic state(s) in question to obtain coverage requirements under its state workers compensation law.

8. Can NCCI provide guidance on how carriers should handle physical audits vs. virtual audits from a voluntary and residual market perspective?

NCCI offers the following guidance:

Voluntary Market—As compliance requirements vary by state, NCCI suggests that voluntary carriers consult the state regulators’ websites for bulletins or executive orders to determine if there are any exceptions to compliance requirements as a result of COVID-19 (e.g., virtual audit rather than a physical audit).

Residual Market Policies—For policies written through the Workers Compensation Insurance Plan (WCIP), if assigned carriers (servicing carriers and direct assignment carriers) are unable to complete physical audits due to travel restrictions or policyholder unavailability due to COVID-19, the assigned carriers should be flexible and document their files regarding any extensions provided or action taken. This process is important to ensure a complete record is available for auditors reviewing files against NCCI’s *Assigned Carrier Performance Standards*.

9. If an employer is unable to comply with completing an audit because of the COVID-19 situation, is the employer considered to be noncompliant and subject to the Audit Noncompliance Charge (ANC) as provided in *Basic Manual Rule 3-A-13-b*?

A carrier’s application of the ANC is not mandatory. Therefore, a carrier could opt not to apply the ANC to an employer’s policy in this situation.

10. Are there rules around cancellation/nonpayment addressed in NCCI's *Basic Manual*?

Yes, NCCI's *Basic Manual* Rule 3-A-3 addresses cancellation provisions. Some states may have exceptions for residual market policies. Refer to the State Rule Exceptions section of NCCI's *Basic Manual* to determine whether an exception exists.

State statutes govern cancellation/nonpayment requirements. Various states are addressing, via executive order, bulletins, etc., cancellation and nonpayment requirements in light of COVID-19. Carriers should consult state regulators' websites for further guidance.

11. Is there any guidance regarding data reporting and claims coding related to COVID-19?

Note: This answer has been revised.

Specific reporting requirements have been established for claims attributable to COVID-19 with accident dates of December 1, 2019, and subsequent. Extraordinary Loss Event (ELE) Code 12 (catastrophe number) and new code 83 for nature of injury and cause of injury will be required for the applicable data types.

Refer to the following circulars:

Content Requires Authentication

- [DR-2020-01 Data Reporting—COVID-19 Coronavirus—Claim Reporting Requirements](#)
- [CIF-2020-21 Countrywide—Announcement of Item U-1401—Nature and Cause of Injury Codes for COVID-19 \(Coronavirus\) Claims](#)

12. Has Congress or the administration taken any specific actions that would directly impact the state-based workers compensation system?

To date, no specific federal legislative and regulatory initiatives have been advanced that would impact the workers compensation system. Updates on federal activities related to COVID-19 will be posted on our [Federal Issues](#) page.

13. What are possible impacts on loss costs and rates?

NCCI continues to examine the potential impact COVID-19 may have on workers compensation ratemaking, including the associated economic effects. While at this early stage the overall impact that COVID-19 may have on trends (and loss costs) is indeterminate, it may

be reasonable to believe COVID-19 will give rise to component changes that may, to some extent, have offsetting impacts on system costs.

For example:

- There could be an increase in the number of compensable workers compensation claims arising in frontline, COVID-19-related occupations.
- There could also be a decrease in workers compensation claims due to the increased number of employees who are teleworking.

Short- and long-term COVID-19-related impacts may also differ. For example:

- In the short term, during the COVID-19 pandemic, there may be a reduction in the number of physical therapy sessions attended by injured employees and/or a deferral in the number of workers compensation-related surgeries that are not deemed to be immediately critical.
- Over the longer term, an increase in these types of services may be expected as the current burden on medical-related personnel and facilities is lessened.
- Lastly, in economic downturns, workers may forego filing claims for relatively minor injuries to maintain active employment as the economy navigates these uncertain times, leading to temporary downward pressure on claim frequency.

Going forward, NCCI will continue to evaluate the impact COVID-19 may have on future workers compensation system costs, but does not anticipate revising previously approved loss cost/rate filings at this time.

14. For audits that may not be able to be performed during the COVID-19 pandemic, are carriers able to report estimated audits?

Note: This answer has been revised.

Yes, upon approval of NCCI Item Filing B-1441, if final premium based on audited exposure cannot be reported due to federal, state, or local emergency orders issued due to the COVID-19 pandemic, the applicable exposure and premium may be reported in the class code(s) and the Estimated Audit Code as an "N."

15. Are there any considerations to adjust data reporting due dates or assessments from NCCI's data quality programs?

Some data reporters may be affected by COVID-19 and may have already experienced impact to their operations that affect the timely reporting of quality data to NCCI. NCCI will consider relief from data reporting obligations or assessments on a case-by-case basis. For appeals on Financial Call assessments, refer to the *Data Quality Guidebook* Part 2-E-7. For any other

appeals, contact NCCI's Customer Service Center at 800-622-4123. Initial reporting of the Indemnity Data Call continues to be due by the end of Third Quarter 2020.

Refer to the following circulars:

Content Requires Authentication

- [DQ-2020-01 Data Quality—COVID-19 \(Coronavirus\)—NCCI Data Quality Compliance Programs](#)
- [FYI-IND-2020-01 Indemnity Data Call—Reporting Begins Second Quarter 2020](#)

16. Will claims related to COVID-19 be included in experience rating?

Note: This answer has been revised.

NCCI is proposing that claims attributed to the COVID-19 pandemic be excluded from experience rating. NCCI will file a rule change for the exclusion of claims identified with Catastrophe Number 12 for consideration by state insurance regulators.

COVID-19 is different from more common infectious diseases. Currently, there is no vaccine or known cure, which creates great uncertainty for our stakeholders. Pandemics have been rare and are generally considered catastrophes because of their scope and severity. The presence or absence of a pandemic in a recent historical period is not believed to be a reliable good predictor of whether one will return in a given future year, after the current one runs its course. Pandemics share this aspect with other catastrophic perils in the workers compensation line, such as terrorism and earthquake, and each peril presents a unique catastrophic exposure. Those other catastrophes have a non-ratable provision outside of the manual loss costs and rates that represent the long-term average expected cost, and the claims arising from those events are excluded from experience rating.

17. Does the Families First Coronavirus Response Act address workers compensation, including the treatment of payroll? Will payments by employers for qualified paid sick leave and qualified family and medical leave expansion under the Act be used in the calculation of workers compensation premium?

None of the provisions of the Families First Coronavirus Response Act (Act) expressly apply to workers compensation. The Act does not define payroll, and the treatment of payroll for purposes of workers compensation is not specifically addressed in the Act. As discussed more fully below, NCCI is proposing to exclude qualified sick leave and/or family and medical leave payments under the Act from the calculation of premium.

In March 2020, Congress passed the Act in response to the COVID-19 pandemic. In general, the Act expands food assistance, addresses unemployment benefits, and provides emergency

paid sick leave, emergency expanded family and medical leave, and tax credits.

In general, the section in the Act on Emergency Family and Medical Leave Expansion (EFMLA) modifies and expands coverage under the existing Family and Medical Leave Act by requiring employers with fewer than 500 employees to provide paid leave to eligible employees for a qualifying need related to a public health emergency.

- “Qualifying need related to a public health emergency” means an employee is unable to work (or telework) due to a need for leave to care for a son or daughter under 18 years of age of such employee if the school or place of care has been closed, or the child care provider of such son or daughter is unavailable, due to a public health emergency.
- “Public health emergency” means an emergency with respect to COVID-19 declared by a federal, state, or local authority.

In general, the section in the Act on Emergency Paid Sick Leave (EPSLA) provides that an eligible employer will provide an employee with paid sick time if the employee is unable to work or telework for reasons stated in the Act such as:

- The employee is subject to a federal, state, or local quarantine or isolation order related to COVID-19
- The employee has been advised by a healthcare provider to self-quarantine due to concerns related to COVID-19 or is experiencing symptoms of COVID-19 and is seeking a medical diagnosis
- The employee is caring for an individual who is subject to an order or has been advised to self-quarantine as described above

The Act also allows a tax credit (payroll credit) against the taxes imposed for Social Security and railroad retirement benefits for each calendar quarter in an amount equal to 100% of the qualified sick leave wages and qualified family leave wages paid by an employer pursuant to the Act, and the amount of the tax imposed for hospital insurance taxes or Medicare.

NCCI recognizes that circumstances around COVID-19 are extraordinary and existing NCCI manual rules on payroll inclusion/exclusion do not directly contemplate pandemic-related situations. As such, Item Filing B-1441, which will be filed shortly, addresses the treatment of payroll as the basis of premium for any qualified sick leave and/or family and medical leave wages paid by eligible employers as defined and/or provided under the Act.

If approved, this rule change will be added to Rule 2-F, Wages for Time Not Worked, in NCCI’s **Basic Manual**, and a corresponding statistical code 0012 is being created for reporting this payroll. These qualified sick leave and/or family and medical leave payments will not be used in the calculation of premium.

Please review the [Families First Coronavirus Response Act](#).

Please review the [US Department of Labor \(DOL\) Guidance](#) related to the Act, in the form of FAQs.

This article is provided solely as a reference tool to be used for informational purposes only. The information in this article shall not be construed or interpreted as providing legal or any other advice. Use of this article for any purpose other than as set forth herein is strictly prohibited.

¹An example could be a retail store that remains open for delivery of goods but closes the showroom to consumers. Several of the retail showroom employees will work from home to assist with phone orders, customer service calls, and related clerical paperwork. These employees may be reassigned to Code 8871—Clerical Telecommuter Employees. In addition, this same employer has other showroom employees delivering goods to customers. These employees would be reassigned to Code 7380—Drivers, Chauffeurs, Messengers, and Their Helpers NOC—Commercial while they are in their new role as delivery drivers. In both situations, the employees' original job descriptions were included in the applicable store code, but their new job descriptions place them in a new code. Once the employees return to their former roles after the pandemic has passed, their payroll would return to the store code that was assigned before the employer closed the showroom. In accordance with **Basic Manual** Rules 1-D-3 and 2-G, the employer would be responsible for maintaining properly segregated payroll records for the wages earned while the employees were in their new job descriptions. If these records are not maintained, then all payroll would be assigned to the highest rated applicable classification.



COVID-19 REGULATORY AND LEGISLATIVE ACTIVITY

(Current as of 5/22/2020. Subsequent reports will be published weekly. Highlighted entries are newly added since last report.)

Jurisdiction	Regulatory and Legislative Activity	Status
Alabama		
	Bulletin No. 2020-02 Coverage for COVID-19 Source: Click Here	Issued: 3/13/20
	Bulletin No. 2020-05 Cancellation or Non-Renewal Recommendation Due to COVID-19 Pandemic Source: Click Here	Issued: 3/30/20
	Bulletin No. 2020-07 Flexibility of Health Insurance Coverage in Light of COVID-19 Source: Click Here	Issued: 4/17/20
	Bulletin No. 2020-09 COVID-19 and Contractual Deadlines Within Property & Casualty Insurance Policies Source: Click Here	Issued: 4/29/20
Alaska		
	HB 308 Unemployment Benefits for COVID-19 Source: Click Here	Enacted: 3/25/20
	SB 240 Unemployment Benefits for COVID-19 Source: Click Here	In Senate Committee
	SB 241 Extending COVID-19 Declaration/Relief Source: Click Here	Enacted: 4/9/20
	Emergency Regulation Covered Conditions for Reinsurance of the Division of Insurance Source: Click Here Second Notice of Adoption Emergency Regulation Covered Conditions for Reinsurance of the Division of Insurance Source: Click Here	Adopted: 3/25/20 Second Notice Issued: 5/12/20
	Emergency Regulations Title 3 —Division of Insurance Emergency Regulation Symptoms of COVID-19 Covered Under Alaska’s Comprehensive Health Insurance Association Reinsurance Program Source: Click Here	Adopted: 3/25/20
	WCD Bulletin 20-02 Out-of-State Travel for Second Independent Medical Evaluations (SIMEs) Source: Click Here	Issued: 3/16/20
	WCD Bulletin 20-04 Fines and Civil Penalties Notice of Enforcement Suspensions From March 31, 2020 Through May 11, 2020—Emergency Declaration Source: Click Here	Issued: 4/1/20



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	WCD Bulletin 20-05 COVID 19 Virus Guidance—Presumption of Compensability for Emergency Response and Health Care Employees Source: Click Here	Issued: 4/10/20
	DOI Bulletin 20-04 Requirements for Cost Sharing and Coverage Related to Respiratory Illnesses Including COVID-19 (Coronavirus) Source: Click Here	Issued: 3/6/20
	DOI Bulletin 20-06 Extended Review Period for Rate, Form, and Advertisement Filings Source: Click Here	Issued: 3/16/20
	DOI Bulletin B 20-08 Fair Treatment of Consumers During State of Emergency Due to COVID-19 (Novel Coronavirus) Source: Click Here	Issued: 3/18/20
	DOI Bulletin 20-09 Requirements for Cost Sharing and Coverage Related to Respiratory Illnesses Including COVID-19 (Coronavirus) Source: Click Here	Issued: 3/19/20
	DOI Bulletin B 20-10 Premium Relief Due to COVID-19 (Novel Coronavirus) Source: Click Here	Issued: 3/20/20
	DOI Bulletin B 20-11 Requirements for Group Health Plans, Claims, and Telehealth Related to the COVID-19 (Coronavirus) Public Health Disaster Emergency Source: Click Here	Issued: 3/27/20
	DOI Bulletin 20-12 Temporary Suspension of Certain Utilization Review and Notification Requirements Source: Click Here	Issued: 3/29/20
	DOI Notice of Public Meeting Alaska Workers' Compensation Review & Advisory Committee Source: Click Here	Issued: 4/16/20
Arkansas		
	Emergency Rule —Department of Health State Board of Physical Therapy Telehealth Rule Source: Click Here	Adopted: 3/24/20
	Executive Order — EO 20-19 Executive Order to Amend Executive Order 20-03 for the Purpose of Suspending Provisions Regarding Workers Compensation Qualifications in the State of Arkansas for First Responders and Front-Line Health Care Workers Source: Click Here	Issued: 4/13/20



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	Executive Order—EO 20-22 Executive Order to Amend Executive Order 20-03 for the Purpose of Suspending Provisions Regarding Workers Compensation Qualifications in the State of Arkansas for First Responders, Arkansas National Guard Soldiers and Airmen on State Active Duty, and Front-Line Health Care Workers Source: Click Here	Issued: 4/21/20
	Bulletin No. 6-2020 State COVID-19 Health Emergency Source: Click Here	Issued: 3/20/20
	Bulletin No. 9-2020 Business Interruption Insurance and COVID-19 Source: Click Here	Issued: 3/23/20
	Bulletin No. 10-2020 Suspension of Consumer Signature Requirement for Pharmacist Services Source: Click Here	Issued: 3/24/20
	Bulletin No. 12-2020 Cancellation Moratorium for Employment Disruption Source: Click Here	Issued: 3/27/20
	Bulletin No. 18-2020 Complying With Regulatory Requirements During the COVID-19 Public Health Emergency Source: Click Here	Issued: 4/14/20
	Bulletin No. 21-2020 45-Day Cancellation Moratorium for Certain Policyholders Affected by the COVID-19 Emergency Source: Click Here	Issued: 5/11/20
Arizona		
	HB 2911 Unemployment Compensation; Coronavirus Disease Source: Click Here	In House Committee
	SB 1694 Unemployment Compensation; Coronavirus Disease Source: Click Here	Enacted: 3/27/20
	Executive Order 2020-07 Proactive Measures to Protect Against COVID-19 Source: Click Here	Issued: 3/11/20
	Executive Order 2020-11 Ensuring Individuals Whose Employment Is Affected by COVID-9 Have Access to Unemployment Insurance Source: Click Here	Issued: 3/20/20
	Executive Order 2020-15 Expansion of Telemedicine Source: Click Here	Issued: 3/25/20



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Jurisdiction	Regulatory and Legislative Activity	Status
	Executive Order 2020-29 Increased Telemedicine Access for Workers Compensation Source: Click Here	Issued: 4/14/20
	Bulletin 2020-02 Implementation of Executive Order 2020-07 Proactive Measures to Protect Against COVID-19 and Executive Order 2020-15 Expansion of Telemedicine Source: Click Here	Issued: 4/3/20
	Bulletin 2020-03 Complying with Regulatory Requirements During the Public Health Emergency Source: Click Here	Issued: 4/14/20
	Bulletin 2020-04 COVID-19 and Insurance Customer Relief; Flexibility Source: Click Here	Issued: 4/16/20
	Industrial Commission of Arizona Substantive Policy Statement COVID-19 Workers Compensation Claims Source: Click Here	Issued: 5/14/20
	Industrial Commission of Arizona Announcement Adjusting COVID-19 Workers Compensation Claims Source: Click Here	Issued: 5/14/20
California		
	AB 196 Workers Compensation: COVID-19: Essential Occupations and Industries Source: Click Here	In Senate Committee
	AB 664 Workers Compensation: Injury: Communicable Disease Source: Click Here	In Senate Committee
	AB 2457 Worker Status: Penalties and Enforcement Source: Click Here	In Assembly Committee
	AB 2489 Worker Status: Employees: Independent Contractors: Health Care Providers: COVID-19 Source: Click Here	In Assembly Committee
	AB 3216 Employee Leave; Authorization; Coronavirus (COVID-19) Source: Click Here	In Assembly Committee
	SB 893 Workers Compensation: Hospital Employees Source: Click Here	In Senate Committee
	SB 1159 Workers Compensation: COVID-19: Critical Workers Source: Click Here	In Senate Committee
	DWC—QME Emergency Regulations in Response to COVID-19 Source: Click Here	Adopted: 5/14/20



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Jurisdiction	Regulatory and Legislative Activity	Status
	Proposed Rule —CDI File Number: REG-2020-00007 WCIRB July 1, 2020 Mid Year/COVID- 19 Regulatory Filing Source: Click Here	Proposed: 4/20/20
	Executive Order: N-25-20 Source: Click Here	Issued: 3/12/20
	Executive Order: N-43-20 Source: Click Here	Issued: 4/3/20
	Executive Order: N-62-20 Source: Click Here	Issued: 5/6/20
	DWC Order Official Medical Fee Schedule—Pathology and Clinical Laboratory Source: Click Here (Entry with effective date 4/1/20)	Issued: 3/24/20
	CDI Bulletin 2020-3 Premium Refunds, Credits, and Reductions in Response to COVID-19 Pandemic Source: Click Here	Issued: 4/13/20
	CDI Bulletin 2020-4 Premium Refunds, Credits, and Reductions in Response to COVID-19 Pandemic Source: Click Here	Issued: 5/15/20
	CDI Notice 60-Day Grace Period for Insurance Premium Payments Due to the Disruption Caused by Novel Coronavirus (COVID-19) Outbreak Source: Click Here	Issued: 3/18/20
	CDI Notice Telehealth During COVID-19 State of Emergency Source: Click Here	Issued: 3/30/20
	CDI Notice Extension of Policyholder Deadlines That Impact Claims or Coverage Due to the Current State of Emergency Caused by the Coronavirus (COVID-19) Outbreak Source: Click Here	Issued: 4/3/20
	CDI Notice Workers Eligibility for Workers Compensation Benefits Regardless of Citizenship or Immigration Status Source: Click Here	Issued: 4/6/20
	CDI Notice Coverage for Delivery Drivers for California Essential Businesses During the COVID-19 Public Health Emergency Source: Click Here	Issued: 4/9/20
	CDI Notice COVID-19 Protection for Policyholders From Unfair Settlement Practices Source: Click Here	Issued: 5/14/20



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Jurisdiction	Regulatory and Legislative Activity	Status
	CDI Notice Extended Grace Period for Insurance Premium Payments Due to the Disruption Caused by the COVID-19 Pandemic Source: Click Here	Issued: 5/15/20
	Department of Managed Health Care All Plan Letter (APL-20-006) COVID-19 Screening and Testing Source: Click Here	Sent: 3/5/20
	Department of Industrial Relations News Release 2020-26 DWC Issues Emergency Measures for Medical-Legal Evaluations During Governor Newsom’s Stay-at-Home Order Source: Click Here	Issued: 3/28/20
	Department of Industrial Relations News Release Number: 2020-29 DWC and WCAB Announce Updated Hearing and Filing Procedures Source: Click Here	Issued: 4/3/20
	Department of Industrial Relations News Release Number: 2020-31 DWC Posts Adjustments to Official Medical Fee Schedule to Encourage Provision of Telehealth Services for Workers Compensation Medical Treatment Source: Click Here	Issued: 4/13/20
	Department of Industrial Relations News Release: 2020-33 DWC Posts Additional Adjustments to Official Medical Fee Schedule for Pathology and Clinical Laboratory (New COVID-19 Codes Added) Source: Click Here	Issued: 4/23/20
	Department of Industrial Relations News Release: 2020-34 DWC Posts Adjustments to Official Medical Fee Schedule Inpatient Hospital Section to Conform to Medicare Changes Source: Click Here	Issued: 4/23/20
	Department of Industrial Relations News Release 2020-41 DWC Posts Additional Adjustments to Official Medical Fee Schedule Including Expansion of Telehealth to Address COVID-19 Emergency (Physician and Non-Physician Practitioner Services) Source: Click Here	Issued: 5/12/20
	Department of Industrial Relations News Release 2020-44 DWC, WCAB Update Forms to Identify Injuries Related to COVID-19 Source: Click Here	Issued: 5/20/20
Colorado		
	Emergency Regulation 20-E-01 Concerning Coverage and Cost Sharing Requirements for Commercial Insurance Market Coverage of COVID-19 claims	Adopted: 3/17/20



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	Source: Click Here	
	Emergency Regulation 20-E-02 Concerning Establishing a COVID-19 Related Special Enrollment Period for Enrollment in an Individual Health Benefit Plan Source: Click Here	Adopted: 3/19/20
	Emergency Regulation 20-E-03 Concerning Restriction on Coverage for Use of Personal Automobiles or as an Additional Unnamed Driver on a Restaurant Commercial Automobile Policy for Food Delivery During Pendency of Public Health Order 20-22 Source: Click Here	Adopted: 3/26/20
	Emergency Regulation 20-E-05 Concerning Coverage and Reimbursement for Telehealth During COVID-19 Disaster Emergency Source: Click Here	Adopted: 4/3/20
	Emergency Regulation 20-E-06 Concerning Establishing a COVID-19 Related Special Enrollment Period for Enrollment in an Individual Health Benefit Plan Source: Click Here	Adopted: 4/3/20
	Emergency Regulation 20-E-07 Concerning Coverage and Reimbursement for COVID-19 Treatment During the COVID-19 Disaster Emergency Source: Click Here	Adopted: 4/18/20
	Emergency Rule —Department of Health Care Policy and Financing Revision to the Medical Assistance Rule Concerning Telemedicine Source: Click Here	Adopted: 3/20/20
	Emergency Rule —Department of Labor and Employment/Division of Workers' Compensation Workers Compensation Rules of Procedure Source: Click Here	Adopted: 3/24/20
	Emergency Rule —Division of Workers' Compensation Establish the Procedures for Workers Compensation Applicable During the State of Emergency Declared by the Governor Due to COVID-19 Source: Click Here	Adopted: 3/24/20
	Executive Order D 2020 011 Ordering the Temporary Suspension of Certain Regulatory Statutes Due to Presence of COVID-19 Source: Click Here	Issued: 3/20/20
	Executive Order D 2020 012 Order Limiting Evictions, Foreclosures, and Public Utility Disconnections and Expediting Unemployment Insurance Claim Processing to Provide Relief to Coloradans Affected by COVID-19	Issued: 3/20/20



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	Source: Click Here	
	Bulletin No. B-4.104 —Division of Insurance Policy Directives for Commercial Insurance Market Coverage of COVID-19 Claims Source: Click Here	Issued: 3/9/20
	Bulletin No. B-4.105 —Division of Insurance Policy Directives for Small and Large Group Health Benefits Plans Related to COVID-19 Source: Click Here	Issued: 3/27/20
	Bulletin No. B-4.107 —Division of Insurance Policy Directives for Continuation of Individual Health Insurance Coverage During the COVID-19 Public Health Emergency Source: Click Here	Issued: 4/21/20
	Bulletin No. B-4.108 —Division of Insurance Policy Directives for COVID-19 Testing During the COVID-19 Public Health Emergency Source: Click Here	Issued: 4/30/20
	Bulletin No. B-5.38 —Division of Insurance Actions to Protect Consumers With Property and Casualty Insurance Policies During the COVID-19 Public Health Emergency in Colorado Source: Click Here	Issued: 3/27/20
	Bulletin No. B-5.39 —Division of Insurance Property and Casualty Discounts During Coronavirus (COVID-19) Source: Click Here	Issued: 4/6/20
Connecticut		
	Executive Order No. 7F Protection of Public Health and Safety During COVID-19 Pandemic and Response-Further Crowd Reduction and Other Measures Source: Click Here	Issued: 3/18/20
	Executive Order No. 7G Protection of Public Health and Safety During COVID-19 Pandemic and Response-Presidential Primary Postponement and Additional Public Health Measures Source: Click Here	Issued: 3/19/20
	Executive Order No. 7I Protection of Public Health and Safety During COVID-19 Pandemic and Response-Municipal Operations and Availability of Assistance and Healthcare Source: Click Here	Issued: 3/21/20



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Jurisdiction	Regulatory and Legislative Activity	Status
	Executive Order No. 7K Protection of Public Health and Safety During COVID-19 Pandemic and Response-Remote Notarization, Suspension of Non-Critical Probate and Workers Compensation Operations, and Various Public Health Measures Source: Click Here	Issued: 3/23/20
	Executive Order No. 7U Protection of Public Health and Safety During COVID-19 Pandemic and Response-Protections From Civil Liability for Healthcare Providers and Billing Protections for Patients Source: Click Here	Issued: 4/5/20
	Order —Department of Public Health Suspension of Licensing Requirements for Healthcare Providers Source: Click Here	Issued: 3/23/20
	Bulletin No. FS-36 Compliance With Certain Filing Requirements in Light of COVID-19 Source: Click Here	Issued: 3/24/20
	Bulletin No. FS-38 Compliance With Certain Hard Copy Filing Requirements and Certain Holding Company Filings in Light of COVID-19 Source: Click Here	Issued: 4/29/20
	Bulletin No. FS-39 Compliance With Certain Hard Copy Filing Requirements in Light of COVID-19 Source: Click Here	Issued: 4/29/20
	Bulletin No. IC-39 Coronavirus (COVID-19) Outbreak and Testing Source: Click Here	Issued: 3/9/20
	Bulletin No. IC-40 60-Day Grace Period for Insurance Premium Payments Due to the Disruption Caused by the Coronavirus (COVID-19) Outbreak Source: Click Here	Issued: 3/24/20
	Bulletin No. IC-41 Extension of Coverage for Personal Delivery Drivers During the Coronavirus (COVID-19) Pandemic Source: Click Here	Issued: 3/26/20
	Memorandum No. 2020-02 —Workers' Compensation Commission Temporary Emergency Guidelines in Response to COVID-19 Outbreak Source: Click Here	Issued: 3/16/20
	Memorandum No. 2020-04 —Workers' Compensation Commission Updated Hearing Policy Source: Click Here	Issued: 3/18/20
	Memorandum No. 2020-05 —Workers' Compensation Commission Stipulation Approval/Hearing Process Source: Click Here	Issued: 3/25/20



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	Memorandum No. 2020-06 —Workers’ Compensation Commission WCC Form 36 Procedure Under Governor’s Executive Order Source: Click Here	Issued: 3/25/20
	Memorandum No. 2020-07 —Workers’ Compensation Commission Submission of WCC Forms During COVID-19 Pandemic Source: Click Here	Issued: 3/25/20
	Notice —Insurance Department COVID-19 Related Questions in Life Insurance Applications Source: Click Here	Issued: 4/20/20
Delaware		
	Regulation Proposed Prompt Payment of Settled Claims [Formerly Regulation 81] Source: Click Here	Proposed: 4/1/20
	Auto Bulletin No. 32 Commercial Use Exclusion in PPA Insurance Policies Source: Click Here	Issued: 4/1/20
	Domestic and Foreign Insurers Bulletin No. 116/Producers and Adjusters Bulletin No. 32 Additional Guidance Relating to COVID-19 (Coronavirus) Source: Click Here	Issued: 3/20/20
	Domestic and Foreign Insurers Bulletin No. 118 Compliance With Regulatory Filing Requirements During the COVID-19 (Coronavirus) Crisis Source: Click Here	Issued: 4/9/20
	Domestic and Foreign Insurers Bulletin No. 119 Delays in Workplace Safety Program Premium Credits Due to the Necessity of Implementing Coronavirus (COVID-19) Precautionary Measures Source: Click Here	Issued: 4/28/20
District of Columbia		
	B23-0718 COVID-19 Response Emergency Amendment Act of 2020 Source: Click Here	Enacted: 3/17/20
	B23-0719 COVID-19 Response Temporary Amendment Act of 2020 Source: Click Here	In Council
	Commissioner’s Order 01-2020 Department of Insurance, Securities and Banking Response to COVID-19 Public Health Emergency Source: Click Here	Issued: 3/20/20



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	Commissioner’s Order 03-2020 Department of Insurance, Securities and Order Providing Relief to Policyholders Source: Click Here	Issued: 4/27/20
Florida		
	Executive Order Number 20-72 Emergency Management—COVID-19—Non-Essential Elective Medical Procedures Source: Click Here	Issued: 3/20/20
	Administrative Order —Division of Administrative Hearings No. AODOAH20-01 Source: Click Here	Issued: 3/16/20
	Administrative Order —Division of Administrative Hearings No. AODOAH20-02 Source: Click Here	Issued: 3/24/20
	Directive 2020-05 —Chief Financial Officer Source: Click Here	Issued: 3/30/20
	Directive 2020-06 —Chief Financial Officer Source: Click Here	Issued: 4/15/20
	Informational Memorandum OIR-20-01M Insurance Coverage for Coronavirus (COVID-19) Source: Click Here	Issued: 3/6/20
	Informational Memorandum OIR-20-02M Early Prescription Refills Pursuit to Executive Order 20-52 Source: Click Here	Issued: 3/10/20
	Informational Memorandum OIR-20-04M Continued Guidance for Response to COVID-19 Source: Click Here	Issued: 3/25/20
	Informational Memorandum OIR-20-05M Workers Compensation Insurance Guidance Related to COVID-19 Source: Click Here	Issued: 4/6/20
	Informational Memorandum OIR-20-06M Telehealth and Pharmacy Audit Guidance for Response to COVID-19 Source: Click Here	Issued: 4/6/20
	Notice —Division of Workers’ Compensation Telehealth and Telemedicine Service Source: Click Here	Issued: 3/30/20
Georgia		



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Jurisdiction	Regulatory and Legislative Activity	Status
	Directive 20-EX-4 —Office of Insurance and Safety Fire Commissioner Additional Action to Assist Individuals Impacted by Coronavirus (COVID-19) Source: Click Here	Issued: 3/16/20
	Directive 20-EX-5 —Office of Insurance and Safety Fire Commissioner New Actions to Protect Consumers and Industry During Coronavirus (COVID-19) Situation Source: Click Here	Issued: 3/20/20
	Directive 20-EX-7 —Office of Insurance and Safety Fire Commissioner Temporary Suspension of Certain Utilization Review and Notification Requirements Source: Click Here	Issued: 3/26/20
	Bulletin 20-EX-3 —Office of Insurance and Safety Fire Commissioner Business Interruption Insurance and COVID-19 Source: Click Here	Issued: 3/17/20
	Bulletin 20-EX-4 —Office of Insurance and Safety Fire Commissioner Insurance as Essential Business Source: Click Here	Issued: 3/24/20
	Bulletin 20-EX-5 —Office of Insurance and Safety Fire Commissioner Loss of Health Insurance Due to COVID-19 Source: Click Here	Issued: 3/27/20
	Bulletin 20-EX-7 —Office of Insurance and Safety Fire Commissioner Winding Down COVID-19 Bulletins and Directives Source: Click Here	Issued: 4/28/20
	Notice —State Board of Workers’ Compensation Board Order Addressing Deadline Extensions Source: Click Here	Issued: 3/17/20
	Notice —State Board of Workers’ Compensation Notice Regarding Hearings and Mediations Source: Click Here	Issued: 3/27/20
	Notice —State Board of Workers’ Compensation Telemedicine Services Added to the Georgia Medical Fee Schedule Due to COVID-19 Source: Click Here	Issued: 4/1/20
Hawaii		
	Executive Order 20-02 Suspension of Certain Laws During the Coronavirus Public Health Emergency Source: Click Here	Issued: 3/29/20
	Seventh Supplementary Proclamation Related to the COVID-19 Emergency	Issued:



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Jurisdiction	Regulatory and Legislative Activity	Status
	Source: Click Here	5/5/20
	Memorandum 2020-3I Request Regarding Policyholders Affected by COVID-19 Source: Click Here	Issued: 3/27/20
	Memorandum 2020-4A Waivers of Certain Requirements for Insurers, Instructions, and Guidelines Source: Click Here (For optimal viewing, consider using Chrome)	Issued: 4/27/20
Idaho		
	Bulletin No. 20-01 Waivers of Certain Requirements to Address COVID-19 Source: Click Here	Issued: 4/6/20
	Bulletin No. 20-02 Temporary Waiver of Certain Pharmacy Benefit Policy Requirements Source: Click Here	Issued: 4/6/20
	Bulletin No. 20-03 Temporary Waiver of Certain Policy and Enforcement Requirement—Provider Restrictions Source: Click Here	Issued: 4/6/20
	Bulletin No. 20-05 Waivers of Certain Requirements to Address COVID-19—Property or Casualty Source: Click Here	Issued: 4/15/20
	Bulletin No. 20-06 Complying With Regulatory Requirements During the Public Health Emergency Source: Click Here	Issued: 4/22/20
	Bulletin No. 20-09 Guidance Regarding COVID-19 Related Rule and Code Adjustments Source: Click Here	Issued: 4/27/20
	Press Release for Executive Orders COVID-19 Source: Click Here	Issued: 3/27/20
Illinois		
	HB 2455 In Part, Provides That There is a Rebuttable Presumption That an Employee’s Contraction of COVID-19 Arises Out of and in the Course of the Employee’s First Responder or Front-Line Worker Employment and That the Injury or Occupational Disease Shall Be Rebuttably Presumed to Be Causally Connected to the Hazards or Exposures of the Employee’s First Responder or Front-Line Worker Employment Source: Click Here	Passed Both Chambers: 5/22/20
	Emergency Regulation (Broadens Telehealth Rules Pages 5745-5774) Source: Click Here	Adopted: 4/3/20



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Jurisdiction	Regulatory and Legislative Activity	Status
	Emergency Regulation Section 9030.70 Rules of Evidence Source: Click Here	Adopted: 4/13/20
	IWCC Emergency Regulation Amendment Section 9030.70 Rules of Evidence (Relates to First Responder and Essential Front-Line Workers Who Are Susceptible to Exposure to COVID-19) Source: Click Here Memorandum IWCC Emergency Process Update (Relates to the Withdrawal of the Previously Promulgated Amendment to Commission Rule 9030.70) Source: Click Here (see page 8080)	Withdrawn: 4/27/20
	Executive Order 2020-07 Executive Order in Response to COVID-19 (COVID-19 Executive Order No. 5) Source: Click Here	Issued: 3/16/20
	Executive Order 2020-09 Executive Order to Expand Telehealth Services and Protect Health Care Providers in Response to COVID-19 (COVID-19 Executive Order No. 7) Source: Click Here	Issued: 3/19/20
	Executive Order 2020-12 Executive Order in Response to COVID-19 (COVID-19 Executive Order No. 10) Source: Click Here	Issued: 3/24/20
	Memorandum Re: Company Bulletin 2020-2 Insurance Coverage for Coronavirus COVID-19 Source: Click Here	Issued: 3/2/20
	Memorandum Re: Company Bulletin 2020-04 Requirements for Telehealth Services Under Executive Order 2020-09 Source: Click Here	Issued: 3/25/20
	Memorandum Re: Company Bulletin 2020-07 Managed Care Applications and Renewals of Entities Through SERFF Source: Click Here	Issued: 4/2/20
	Memorandum Re: Company Bulletin 2020-09 Suspension of Cancellation, Non-Renewal, and Premium Payment for Consumer Automobile and Home Insurance Policies and Commercial P&C Insurance Policies Other Than Fidelity/Surety and Ocean Marine Policies Issued in Illinois Source: Click Here	Issued: 4/3/20
	Memorandum Re: Company Bulletin 2020-11 Emergency Rulemaking at 50 Ill. Adm. Code 2040 Source: Click Here	Issued: 4/20/20
Indiana		



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	Executive Order 20-05 Helping Hoosiers During the Public Health Emergency Declared for the Coronavirus Disease 2019 Outbreak Source: Click Here	Issued: 3/19/20
	Executive Order 20-13 Directives to Manage Indiana’s Health Care Response for Hoosiers With COVID-19 During the Public Health Emergency Source: Click Here	Issued: 3/30/20
	Bulletin 252 —Department of Insurance to Assist Consumers, Businesses, and Entities Regulated by the Indiana Department of Insurance Source: Click Here	Issued: 3/26/20
Iowa		
	Bulletin 20-04 Individual and Small Group Coverage Impacted by COVID-19 Source: Click Here	Issued: 3/19/20
	Bulletin 20-06 Telehealth Services Flexibility and Reimbursement Source: Click Here	Issued: 3/27/20
Kansas		
	Executive Order No. 20-08 Temporarily Expanding Telemedicine and Addresses Certain Licensing Requirements to Combat the Effects of COVID-19 Source: Click Here	Issued: 3/20/20
	Executive Order No. 20-17 Temporary Relief From Certain Unemployment Insurance Requirements in Response to the COVID-19 Pandemic Source: Click Here	Issued: 3/31/20
	Bulletin 2020-1 COVID-19 Source: Click Here	Issued: 3/17/20
	Notice —Board of Pharmacy COVID-19 Information Source: Click Here	Issued: 3/29/20
Kentucky		
	SB 150 An Act Relating to the State of Emergency in Response to COVID-19 and Declaring an Emergency Source: Click Here	Enacted: 3/30/20
	SB 282 An Act Relating to Paid Sick Leave and Declaring an Emergency	Failed



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	Source: Click Here	
	Executive Order 2020-220 State of Emergency Relating to Insurance Source: Click Here	Issued: 3/9/20
	Executive Order 2020-235 State of Emergency Relating to Unemployment Insurance Claims and Benefits Source: Click Here	Issued: 3/16/20
	Executive Order 2020-277 State of Emergency Relating to Workers Compensation Source: Click Here	Issued: 4/9/20
	Memorandum —Department of Workers’ Claims Extension of Cancellation of In-Person Proceedings Source: Click Here	Issued: 4/1/20
	Notice —Labor Cabinet/Department of Workers’ Claims Reporting Source: Click Here	Issued: 3/25/20
	Notice —Public Protection Cabinet/Department of Insurance Personal Automobile Policy Coverage/Delivery Services-Amended Source: Click Here	Issued: 3/30/20
	Notice —Public Protection Cabinet/Department of Insurance Hospital Services During the COVID-19 State of Emergency Source: Click Here	Issued: 4/30/20
	Guidance —Department of Workers’ Claims—Telehealth Services During the State of Emergency Source: Click Here	Issued: 3/23/20
	Guidance —Department of Workers’ Claims—RE: Executive Order 2020-277 Source: Click Here	Issued: 4/15/20
Louisiana		
	HB 793 Provides Relative to a Presumption of Compensability Under Workers Compensation Source: Click Here	In House Committee
	HB 802 Provides Relative to Reprisal Under Workers Compensation Source: Click Here	In House Committee
	HB 858 Provides Relative to Business Interruption Claims Due to the Coronavirus Disease 2019 Pandemic Source: Click Here	In House Committee



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	SB 299 Prohibits Insurers From Using Certain Criteria for Rate Setting Source: Click Here	In Senate Committee
	SB 426 Requires Health Insurance Coverage for COVID-19 (Coronavirus) Diagnostic Testing Source: Click Here	In House Committee
	SB 475 Provides Relative to Workers Compensation Claims Filed by Essential Workers in the Workplace Source: Click Here	In Senate Committee
	SB 477 Provides Relative to Business Interruption Insurance Source: Click Here	In House Committee
	SB 495 Creates the Business Compensation Fund Source: Click Here	In Senate Committee
	SB 506 Requires Property Insurance Policies Insuring Commercial and Residential Buildings to Cover Cost of Disinfecting Fumigation Source: Click Here	In House Committee
	Emergency Rule 36 Patient Protections and Related Health Care Services Regarding Health Insurance Matters Affecting Insureds in Louisiana Caused by the Outbreak of Coronavirus Disease (COVID-19) Source: Click Here	Adopted: 3/17/20
	Emergency Rule 37 Telemedicine and Network Adequacy in Health Insurance in Louisiana During the Outbreak of Coronavirus Disease (COVID-19) Source: Click Here	Adopted: 3/23/20
	Emergency Rule 39 Mid-Term Audit of Auditable Policies Source: Click Here	Adopted: 3/26/20
	Emergency Rule 40 Moratorium on Policy Cancellations/Non-Renewals for Louisiana Policyholders in Louisiana During the Outbreak of Coronavirus Disease (COVID-19) Source: Click Here	Adopted: 3/27/20
	Emergency Rules —Workforce Commission Office of Workers’ Compensation Patient Protections and Related Health Care Services Regarding Prescription Refills Source: Click Here	Adopted: 3/22/20
	Emergency Regulation —Workforce Commission Office of Workers’ Compensation Telemedicine/Telehealth Codes Source: Click Here	Adopted: 4/3/20
	Proclamation Number JBE 2020—30 Executive Department Additional Measures for COVID-19 Public Health Emergency	Issued: 3/16/20



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Jurisdiction	Regulatory and Legislative Activity	Status
	Source: Click Here	
	Proclamation Number 52 JBE 2020 Executive Department Renewal of State of Emergency for COVID-19 Extension of Emergency Provisions Source: Click Here	Issued: 4/30/20
Maine		
	SP 676 A.K.A. LD 1974 An Act to Promote Telehealth Source: Click Here	Enacted: 3/18/20
	SP 789 A.K.A. LD 2167 An Act to Implement Provisions Necessary to the Health, Welfare and Safety of the Citizens of Maine in Response to the COVID-19 Public Health Emergency Source: Click Here	Enacted: 3/18/20
	Emergency Rule —Relates to Telehealth Services Source: Click Here	Adopted: 3/16/20
	Executive Order 16 Suspending Provisions of Certain Health Care Professional Licensing Statutes and Rules in Order to Facilitate the Treatment and Containment of COVID-19 Source: Click Here	Issued: 3/20/20
	Insurance Emergency Response Order Coronavirus Public Health Emergency Source: Click Here	Issued: 3/12/20
	Insurance Emergency Response Order Coronavirus Public Health Emergency Supplemental Order Regarding Remote Delivery of Health Services Source: Click Here	Issued: 3/20/20
	Insurance Emergency Response Order Coronavirus Public Health Emergency Supplemental Order Regarding Deferral of Premium Deadlines Source: Click Here	Issued: 4/6/20
	Bulletin 442 Emergency Measures Responding to the Coronavirus Pandemic Source: Click Here	Issued: 3/12/20
	Bulletin 443 Coronavirus Pandemic: Property and Casualty Coverage Source: Click Here	Issued: 4/7/20
	Bulletin 444 Coronavirus Pandemic: Property and Casualty Premium Refunds Source: Click Here	Issued: 4/15/20
	Proclamation of Insurance Emergency Source: Click Here	Issued: 3/12/20



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Jurisdiction	Regulatory and Legislative Activity	Status
	Licensing and Continuing Education Updates Related to COVID-19 Source: Click Here	Issued: 3/25/20
Maryland		
	HB 1663/SB 1080 State Government—State of Emergency and Catastrophic Health Emergency—Authority of Governor and Unemployment Insurance Benefits (COVID-19 Public Health Emergency Protection Act of 2020) HB Source: Click Here SB Source: Click Here	Enacted: 3/19/20
	Emergency Rule Life and Health Source: Click Here	Adopted: 3/27/20
	Executive Order Number 20-03-30-04 Authorizing Remote Notarizations Source: Click Here	Issued: 3/30/20
	Bulletin 20-05 COVID-19 Source: Click Here	Issued: 3/6/20
	Bulletin 20-06 COVID-19 Follow Up Source: Click Here	Issued: 3/10/20
	Bulletin No. 20-10 —Insurance Administration Cancellation of Life & Health and Property & Casualty Insurance Policies and Contracts Due to Non-Payment Premium During the COVID-19 State of Emergency Source: Click Here	Issued: 3/20/20
	Bulletin No. 20-12 —Insurance Administration Property & Casualty Temporary Rate Relief Filings Source: Click Here	Issued: 3/23/20
	Bulletin No. 20-15 —Insurance Administration Commercial Use Exclusion in PPA Policies Source: Click Here	Issued: 3/30/20
	Bulletin No. 20-17 —Insurance Administration COVID-19 and Contractual Deadlines Within Property & Casualty Insurance Policies Source: Click Here	Issued: 4/3/20
	Bulletin No. 20-20 —Insurance Administration Commercial Insurance/COVID-19 Source: Click Here	Issued: 4/13/20
	Bulletin No. 20-21 —COVID-19/Workers Compensation Insurance Source: Click Here	Issued: 4/24/20



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	Advisory Notice —Insurance Administration RE: Bulletin 20-12/Temporary Rate Relief Filings Source: Click Here	Issued: 4/9/20
Massachusetts		
	HB 4627 An Act Providing Certain State Employees Sick Leave for COVID-19 Related Absences Source: Click Here	In Joint Committee
	HB 4717 Provides That All Persons Who Become Unemployed as a Result of COVID-19 Have Access to MassHealth Coverage Source: Click Here	In Joint Committee
	HB 4749 (Previously HD 4949) Provides Worker Compensation Benefits to Certain Emergency Response and Medical Personnel Related to COVID-19 Infection Source: Click Here	In Joint Committee
	HD 5050 Relates to a COVID-19 Presumption for Public Employees Source: Click Here	In Joint Committee
	SB 2598 Authorizes the Waiver of the One-Week Waiting Period for Unemployment Benefits Source: Click Here	In Senate Committee
	SB 2599 Authorizes Waiver of the One-Week Waiting Period for Unemployment Benefits Source: Click Here	Enacted: 3/18/20
	SB 2602 An Act Relative to Emergency Hazard Health Duty Source: Click Here	In Joint Committee
	SB 2618 Provides Additional Support to Those Affected by the Novel Coronavirus Through the Unemployment Insurance System Source: Click Here	To Governor
	SD 2924 Relates to a COVID-19 Presumption for Public Employees Source: Click Here	In Joint Committee
	Emergency Regulation Department of Unemployment Expands Eligibility for Unemployment Insurance Benefits During the COVID-19 Emergency Source: Click Here	Adopted: 4/3/20
	Bulletin 2020-02 Addressing COVID-19 (Coronavirus) Testing and Treatment Source: Click Here	Issued: 3/6/20
	Bulletin 2020-03 Special Open Enrollment Period Effective Immediately Until April 25 Source: Click Here	Issued: 3/12/20



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	Bulletin 2020-05 Flexibility in the Issuance and Administration of Insurance During COVID-19 (Coronavirus) Public Health Crisis Source: Click Here	Issued: 3/23/20
	Administrative Bulletin 20-09 Health Safety Net Coverage and Reimbursement Policy for Services Source: Click Here	Issued: 3/12/20
	Bulletin 2020-11 Flexibility for Compliance With Certain Filing Requirements in Light of COVID-19 Source: Click Here	Issued: 4/3/20
	Bulletin 2020-13 Coverage for COVID-19 Treatment and Out-of-Network Emergency and Inpatient Reimbursement During the COVID-19 Health Crisis Source: Click Here	Issued: 4/9/20
	Bulletin 2020-16 COVID-19 (Coronavirus) Testing Source: Click Here	Issued: 5/18/20
	All Provider Bulletin 289 MassHealth Coverage and Reimbursement Policy for Services Related to Coronavirus Disease 2019 (COVID-19) Source: Click Here	Issued: 3/13/20
	Press Release Division of Insurance Announces Reduction in Workers Compensation Rates Source: Click Here	Issued: 3/27/20
Michigan		
	HB 5630 Health; Diseases; Coronavirus Reporting Requirements; Provide for, and Require Department of Health and Human Services to Pay for Certain Costs Related to Coronavirus Source: Click Here	In House Committee
	HB 5632 Human Services; Medical Services; Coverage and Treatment for Coronavirus Source: Click Here	In House Committee
	HB 5633 Insurance; Health Insurers; Coverage and Treatment for Coronavirus Source: Click Here	In House Committee
	HB 5739 Relates to Business Interruption Coverage for COVID-19 Losses Source: Click Here	In House Committee
	HB 5743 Relates to Presumption of Compensability for Emergency First Responders Who Are Exposed to an Infectious Disease in the Performance of Their Duties During an Emergency Declared by the Governor Source: Click Here	In House Committee



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	HB 5758 Relates to Infectious Disease Presumption for Essential Employees During a Declared Emergency Source: Click Here	In House Committee
	SB 906 Relates to Presumption of Compensability for Emergency First Responders Who Contract COVID-19 Source: Click Here	In Senate Committee
	SB 928 Relates to Infectious Disease Presumption for Essential Employees During a Declared Emergency Source: Click Here	In Senate Committee
	Emergency Rules 684245 —Department of Labor and Economic Opportunity/Workers' Disability Compensation Agency Source: Click Here	Adopted: 3/30/20
	Exec Order No. 2020-24 Temporary Expansions in Unemployment Eligibility and Cost-Sharing Source: Click Here	Issued: 3/26/20
	Bulletin 2020-16-INS Insurer Flexibility Due to COVID-19 Source: Click Here	Issued: 4/13/20
	Bulletin 2020-17-INS Temporary Flexibility for Regulatory Filing Deadlines Source: Click Here	Issued: 4/13/20
Minnesota		
	HF 4416 Requires Health Plan Company Coverage of Testing, Treatment, and Quarantines Relating to COVID-19 Source: Click Here	In House Committee
	HF 4515 Firefighters Workers Compensation and Line of Duty Benefits for the Safety of Firefighters Modified Source: Click Here	In House Committee
	HF 4531 COVID-19 Response Fund Established, Prescription Refill and Property Tax Appeals Timelines Modified, Unemployment Insurance Provided, and Money Appropriated Source: Click Here	Enacted: 3/28/20
	HF 4537 In Part, Provides a Presumption for COVID-19 Workers Compensation Claims for Certain Employees Source: Click Here	Enacted: 4/7/20



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	SF 4130 In Part, Adopts Recommendations of the 2020 Workers' Compensation Advisory Council; Establishes a Mechanism for Providing Reimbursement for Certain COVID-19 Workers Compensation Costs Source: Click Here	In Senate Committee
	SF 4425 Firefighters Workers Compensation and Line of Duty Benefits Modification Source: Click Here	In Senate Committee
	SF 4564 Relates to Coronavirus Relief; Establishes Funds; Provides Distributions to Counties, Cities, and Towns; Provides Workers Compensation COVID-19 Reimbursements Source: Click Here	Passed Senate: 5/17/20
	Emergency Executive Order 20-05 Providing Immediate Relief to Employers and Unemployed Workers During the COVID-19 Peacetime Emergency Source: Click Here	Issued: 3/16/20
	Emergency Executive Order 20-07 Providing for State Workforce Needs During the COVID-19 Peacetime Emergency Source: Click Here	Issued: 3/18/20
	Memorandum to Health Insurance Carriers Related to Coronavirus (COVID-19) Source: Click Here	Issued: 3/13/20
	Memorandum to Property and Casualty Insurance Carriers Related to Coronavirus (COVID-19) Source: Click Here	Issued: 4/29/20
Mississippi		
	HCR 65 Legislature; Extend Session, Allow Reconvening Upon Joint Determination, and Adjust Deadlines to Conform Source: Click Here	Adopted: 3/18/20
	Temporary Rule Regarding COVID-19 Eligibility Law Enforcement Officers and Fire Fighters Disability Benefits Trust Fund Policies and Procedures Source: Click Here	Adopted: 5/7/20
	Executive Order No. 1462 Unemployment Insurance Source: Click Here	Issued: 3/21/20
	Bulletin 2020-1 —Insurance Department Insurance Coverage Regarding Telemedicine During the COVID-19 Crisis Source: Click Here	Issued: 3/16/20



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Jurisdiction	Regulatory and Legislative Activity	Status
	Bulletin 2020-2 —Insurance Department Requested Audit of Premium of Commercial Policies During the COVID-19 Crisis Source: Click Here	Issued: 3/23/20
	Bulletin 2020-3 —Insurance Department Moratorium on Policy Cancellations/Non-Renewals for Policyholders Impacted by the COVID-19 Pandemic Source: Click Here	Issued: 3/25/20
	Bulletin 2020-7 —Insurance Department Guidance for Company License/Registration Renewals and Fees, Regulatory Filing Deadlines and Other Regulatory Filing Requirements Source: Click Here	Issued: 4/14/20
	Bulletin —Workers Compensation Commission Bulletin Regarding Telemedicine During the COVID-19 Crisis Source: Click Here	Issued: 3/24/20
	Guidelines —Workers Compensation Commission Expansion of the Rule for Telemedicine Services Source: Click Here	Issued: 3/16/20
	Notice —Workers Compensation Commission Communication to Workers Compensation Community Source: Click Here	Issued: 3/23/20
Missouri		
	Emergency Rule 8 CSR 50-5.005 Presumption of Occupational Disease for First Responders Source: Click Here	Adopted: 4/8/20
	Insurance Bulletin 20-03 Coronavirus (COVID-19) Source: Click Here	Issued: 3/3/20
	Insurance Bulletin 20-05 Assistance to Policyholders Impacted by COVID-19 Source: Click Here	Issued: 3/21/20
	Insurance Bulletin FAQs to Bulletin 20-05 Source: Click Here	Issued: 3/27/20
	Insurance Bulletin 20-06 Filings Made to the Division of Company Regulation Source: Click Here	Issued: 3/24/20
	Insurance Bulletin 20-07 Provision of Services via Telehealth Source: Click Here	Issued: 3/26/20
	Insurance Bulletin 20-08 Expeditious Review of SERFF Filings for COVID-19 Premium Relief Measures Source: Click Here	Issued: 4/10/20



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	Insurance Bulletin 20-10 Extension and Termination of Grace Periods Extended Under Bulletin 20-05 Source: Click Here	Issued: 5/7/20
	Insurance Bulletin 20-14 Extension of Bulletin 20-06 Filings Made to the Division of Company Regulation Source: Click Here	Issued: 5/14/20
	Insurance Bulletin 20-15 Extension of Bulletin 20-07—Services Provided via Telehealth to June 15, 2020 Source: Click Here	Issued: 5/15/20
	Press Briefing— COVID-19 Source: Click Here	Issued: 4/7/20
Montana		
	Notice— Department of Labor and Industry Adoption of Temporary Emergency Rules Source: Click Here	Adopted: 3/17/20
	Directive— Office of the Governor Directive Implementing Executive Order 2-2020 and 3-2020 and Providing for the Use, Delivery, and Reimbursement of Telemedicine and Telehealth Services Source: Click Here	Issued: 4/21/20
	Informational Bulletin To All Property and Casualty Insurers Who Have Issued or May Be Considering COVID-19 Related Premium Refunds, Discounts or Credits, Licensed Independent Adjusters, and Other Interested Parties Source: Click Here	Issued: 4/9/20
	Update to April 9, 2020 Informational Bulletin To All Property and Casualty Insurers Who Have Issued or May Be Considering COVID-19 Related Premium Refunds, Discounts or Credits, Licensed Independent Adjusters, and Other Interested Parties Source: Click Here	Issued: 4/13/20
	Press Release— Commissioner of Securities & Insurance Montana Health Insurers Expanding Telehealth Coverage to Fight COVID-19 Source: Click Here	Issued: 3/19/20
	Letter— Commissioner of Securities & Insurance to All Insurance Companies Across All Lines of Business, Licensed Producers, Independent Adjusters, and Other Interested Parties Source: Click Here	Issued: 3/26/20
Nebraska		



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Jurisdiction	Regulatory and Legislative Activity	Status
	Executive Order No. 20-04 Coronavirus Emergency Unemployment Insurance Benefit Relief Source: Click Here	Issued: 3/17/20
	Notice —Department of Insurance Catastrophic Plan Coverage and the Coronavirus Disease (COVID-19) Source: Click Here	Issued: 3/19/20
	Notice —Department of Insurance Complying with Regulatory Requirements During the Public Health Emergency Source: Click Here	Issued: 4/8/20
	Newsletter Volume 1-Spring 2020 Responding to the Outbreak of COVID-19 Source: Click Here	Issued: 4/28/20
Nevada		
	Emergency Regulation Concerning COVID-19 and Insurance Source: Click Here	Adopted: 3/5/20
	Proposed Regulation of the Commissioner of Insurance LCB File No. R054-20 Relates to Health Insurance; Requiring a Health Insurer to Provide Certain Coverage and Information Relating to COVID-19 Source: Click Here	Proposed: 5/18/20
	Notice —Department of Business and Industry/Division of Industrial Relations/Workers' Compensation Section Source: Click Here	Issued: 3/25/20
	Notice —Department of Business and Industry/Division of Industrial Relations/Workers' Compensation Section: Notice on Declaration of Emergency Directive 009 (Revised) Related to Legal Proceedings, Permits and Licenses Source: Click Here	Issued: 4/2/20
	Notice —Department of Business and Industry/Division of Insurance/Workers' Compensation Section COVID-19: Claims Indexing (D-38) Codes Source: Click Here	Issued: 4/9/20
	Guidance for Workers Compensation Insurers Regarding the Effects of the COVID-19 Emergency Source: Click Here	Issued: 5/12/20
New Hampshire		
	Executive Order 2020-04 Declaring a State of Emergency Due to Novel Coronavirus (COVID-19) Source: Click Here	Issued: 3/13/20



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	Emergency Order # 5 Pursuant to Exec. Order 2020-04 Access to State Unemployment Benefits for Individuals Impacted by COVID-19 Source: Click Here	Issued: 3/17/20
	Emergency Order # 8 Pursuant to Exec. Order 2020-04 Temporary Expansion of Access to Telehealth Services to Protect the Public and Health Care Providers Source: Click Here	Issued: 3/18/20
	Emergency Order # 11 Pursuant to Exec. Order 2020-04 Temporary Authority to Perform Secure Remote Online Notarization Source: Click Here	Issued: 3/23/20
	Emergency Order # 14 Pursuant to Executive Order 2020-04 Temporary Authorization for Out-of-State Pharmacies to Act as a Licensed Mail-Order Facility Within the State of New Hampshire Source: Click Here	Issued: 3/23/20
	Emergency Order # 15 Pursuant to Exec. Order 2020-04 Temporary Authorization for Out-of-State Medical Providers to Provide Medically Necessary Services and Provide Services Through Telehealth Source: Click Here	Issued: 3/23/20
	Emergency Order # 36 Pursuant to Executive Order 2020-04 as Extended by Executive Order 2020-05 Ensuring Workers Compensation Coverage for New Hampshire First Responders Exposed to COVID-19 Source: Click Here	Issued: 4/24/20
	Health Insurance Order 20-016-AP Health Insurer Coverage of Health Care Services Related to Coronavirus Source: Click Here	Issued: 3/10/20
	Bulletin 20-019-AB Audit Requirements During COVID-19 Pandemic Source: Click Here	Issued: 3/23/20
	Bulletin 20-022-AB Filing Requirements Through May 31, 2020 During COVID-19 Pandemic Source: Click Here	Issued: 3/26/20
	Bulletin 20-26-AB Compliance With Financial Regulation Filing Requirements and Financial Examinations Through August 1, 2020 During COVID-19 Pandemic Source: Click Here	Issued: 4/16/20
New Jersey		
	AB 3843 Requires Health Insurance and Medicaid Coverage for Testing of Coronavirus Disease 2019 and for Telemedicine and Telehealth During Coronavirus Disease 2019 State of Emergency	Enacted: 3/20/20



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Jurisdiction	Regulatory and Legislative Activity	Status
	Source: Click Here	
	AB 3844 Concerns Business Interruption Insurance During Coronavirus Disease 2019 State of Emergency Source: Click Here	In Assembly Committee
	AB 3846 Creates Temporary Lost Wage Unemployment Program Source: Click Here	Vetoed: 5/4/20
	AB 3860 Establishes Certain Requirements to Use Telemedicine and Telehealth to Respond to Coronavirus Disease 2019 (COVID-19) Source: Click Here	Enacted: 3/19/20
	AB 3920 Prohibits Cancellation or Nonrenewal of Insurance for a Period of at Least 60 Days Under Certain Circumstances After Declaration of Public Health Emergency, or State of Emergency, or Both Source: Click Here	Introduced
	AB 3945 Extends Eligibility for Accidental Disability and Accidental Death Benefits to Certain Police and Firemen’s Retirement System, State Police Retirement System and the Public Employees’ Retirement System Members Who Contract COVID-19 Source: Click Here	Passed Assembly: 5/14/20
	AB 3998 Concerns Certain Workers Compensation Supplemental Benefits for Surviving Dependents of Essential Employees Who Die in Course of Employment Source: Click Here	In Assembly Committee
	AB 3999 Concerns Employment Benefits and Coronavirus Disease 2019 Infections Contracted by Essential Employees Source: Click Here	In Assembly Committee
	SB 2233 Requires the Medicaid Program to Cover Testing and Treatment of the Coronavirus Disease 2019 Source: Click Here	In Senate Committee
	SB 2234 Requires Insurance Coverage for Testing and Treatment of Coronavirus Disease 2019 Source: Click Here	In Senate Committee
	SB 2304 Concerns Family Leave and Disability Benefits During Epidemic-Related Emergencies Source: Click Here	Enacted: 3/25/20
	SB 2354 Prohibits Cancellation or Nonrenewal of Insurance for a Period of at Least 60 Days Under Certain Circumstances After Declaration of Public Health Emergency, or State of Emergency, or Both Source: Click Here	Passed Senate: 4/13/20



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	SB 2380 Concerns Employment Benefits and Coronavirus Disease 2019 Infections Contracted by Essential Employees Source: Click Here	Passed Senate: 5/14/20
	SB 2407 Extends Accidental Death Benefits to Certain Members of Police and Firemen’s Retirement System, Public Employees’ Retirement System, State Police Retirement System Who Die From COVID-19 Source: Click Here	In Senate Committee
	SB 2430 Extends Eligibility for Accidental Disability and Accidental Death Benefits to Certain Police and Firemen’s Retirement System, State Police Retirement System and the Public Employees’ Retirement System Members Who Contract Infectious Diseases During Public Health Emergency or State of Emergency Source: Click Here	In Senate Committee
	SB 2467 Extends Duration of Certain Laws Pertaining to Use of Telemedicine and Telehealth in Relation to COVID-19 Pandemic Source: Click Here	In Senate Committee
	SB 2476 Concerns Certain Workers Compensation Supplemental Benefits for Surviving Dependents of Essential Employees Who Die in Course of Employment Source: Click Here	In Senate Committee
	Executive Order 113 Source: Click Here	Issued: 4/2/20
	Order No. A20-03 Requests Certain Information From All Licensed, Admitted and Surplus Lines Insurers Transacting Property and Casualty Insurance Coverage in New Jersey and NJCAIP and NJPAIP Source: Click Here	Issued: 5/12/20
	Bulletin No. 20-03 Response to COVID-19 Source: Click Here	Issued: 3/10/20
	Bulletin No. 20-07 Use of Telemedicine and Telehealth to Respond to COVID-19 Source: Click Here	Issued: 3/22/20
	Bulletin No. 20-15 90-Day Grace Period for Property and Casualty Insurance Premium Payments Due to the Disruption Caused by COVID-19 Source: Click Here	Issued: 4/10/20
	Bulletin No. 20-22 Premium Refunds, Credits and Reductions in Response to COVID-19 Pandemic Source: Click Here	Issued: 5/12/20



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New Mexico		
	Emergency Rule —Emergency Amendment to 13.10.13 NMAC, Section 12 Source: Click Here	Adopted: 3/12/20
	Executive Order 2020-004 Order Declaring State of Public Health Emergency and Invoking the Powers Provided by the All Hazard Emergency Licensing Act Source: Click Here	Issued: 3/11/20
	Executive Order 2020-025 Directing All Executive Agencies to Afford a Presumption of a Compensable Occupational Disease and to Award Service Credit to Certain Qualifying State Employees and Volunteers Source: Click Here	Issued: 4/23/20
	Order —Workers’ Compensation Administration Telemedicine Utilization and Reimbursement Order Source: Click Here	Issued: 3/25/20
	Amended Notice and Order —Superintendent of Insurance—Excepted Benefits Notice Requirements Relating to COVID-19 Public Health Emergency Source: Click Here	Issued: 3/17/20
	Bulletin 2020-006 —Request to All Insurance Companies Regarding Consumers Affected by COVID-19 and the Emergency Public Health Measures Source: Click Here	Issued: 3/20/20
	Bulletin 2020-11 —COVID-19: Commercial Premium Adjustments and Midterm Premium Audits Source: Click Here	Issued: 4/29/20
New York		
	AB 10152 Provides Requirements for Sick Leave and the Provision of Certain Employee Benefits When Such Employee Is Subject to a Mandatory or Precautionary Order of Quarantine or Isolation Due to COVID-19 Source: Click Here	In Assembly Committee
	AB 10153 Provides Requirements for Sick Leave and the Provision of Certain Employee Benefits When Such Employee Is Subject to a Mandatory or Precautionary Order of Quarantine or Isolation Due to COVID-19 Source: Click Here	Substituted by SB 8091
	AB 10172 Amends the Volunteer Firefighters’ Benefit Law and the Volunteer Ambulance Workers Benefit Law, in Relation to COVID-19 Exposure During a State of Emergency	In Assembly Committee



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	Source: Click Here	
	AB 10226 Relates to Requiring Certain Perils Be Covered Under Business Interruption Insurance During the Coronavirus Disease 2019 (COVID-19) Source: Click Here	In Assembly Committee
	AB 10239 Amends the Retirement and Social Security Law, in Relation to Establishing a Coronavirus Disease 2019 (COVID-19) Presumption for Accidental Disability Retirement and Accidental Death Benefits Source: Click Here	Introduced
	AB 10327 Requires Certain Perils Be Covered Under Business Interruption Insurance Policies Issued to Certain Human Services and Community-Based Health Providers During the Coronavirus Disease 2019 (COVID-19) Pandemic Source: Click Here	In Assembly Committee
	AB 10391 Relates to Presumption Regarding Impairment of Health Caused by COVID-19 and in Relation to Sick Leave; Amends the Workers' Compensation Law, in Relation to Workers Compensation Coverage and Benefits for Employees Who Participated in Essential Services During the COVID-19 Outbreak Source: Click Here	In Assembly Committee
	AB 10401 Amends the Workers' Compensation Law, in Relation to Including Exposure to Novel Coronavirus, COVID-19 as an Occupational Disease Source: Click Here	In Assembly Committee
	SB 8041-A Amends the Volunteer Firefighters' Benefit Law and the Volunteer Ambulance Workers' Benefit Law, in Relation to COVID-19 Exposure During a State of Emergency Source: Click Here	In Senate Committee
	SB 8090 Provides Requirements for Sick Leave and the Provision of Certain Employee Benefits When Such Employee Is Subject to a Mandatory or Precautionary Order of Quarantine or Isolation Due to COVID-19 Source: Click Here	In Senate Committee
	SB 8091 Provides Requirements for Sick Leave and the Provision of Certain Employee Benefits When Such Employee Is Subject to a Mandatory or Precautionary Order of Quarantine or Isolation Due to COVID-19 Source: Click Here	Enacted: 3/18/20



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	<p>SB 8117 Amends the General Municipal Law, in Relation to Presumption Regarding Impairment of Health Caused by COVID-19 and in Relation to Sick Leave; and to Amend the Workers’ Compensation Law, in Relation to Workers Compensation Coverage and Benefits for Employees Who Participated in Essential Services During the COVID-19 Outbreak Source: Click Here</p>	In Senate Committee
	<p>SB 8178 Requires Certain Perils Be Covered Under Business Interruption Insurance During the Coronavirus Disease 2019 (COVID-19) Pandemic Source: Click Here</p>	Enacting Clause Stricken
	<p>SB 8211 Relates to Requiring Certain Perils Be Covered Under Business Interruption Insurance During the Coronavirus Disease 2019 (COVID-19) Source: Click Here</p>	In Senate Committee
	<p>SB 8266 Amends the Workers’ Compensation Law, in Relation to Including Exposure to Novel Coronavirus, COVID-19 as an Occupational Disease Source: Click Here</p>	In Senate Committee
	<p>SB 8318 Provides Requirements for Sick Leave and the Provision of Certain Employee Benefits When Such Employee Is Subject to a Mandatory or Precautionary Order or Quarantine or Isolation Due to COVID-19, in Relation to Changing the Definition of the Term “Family Leave” to Include Family Members of the Employee Source: Click Here</p>	In Senate Committee
	<p>SB 8373 Provides Small Businesses Affected by COVID-19 an Additional 90 Days to Pay Certain Premiums for Workers Compensation Insurance Source: Click Here</p>	In Senate Committee
	<p>SB 8396 Relates to the Treatment by a Medical Provider for the Novel Coronavirus, COVID-19 Source: Click Here</p>	In Senate Committee
	<p>Emergency Rule—Workers’ Compensation Board Emergency Adoption of Amendments to 12 NYCRR 325-1.8, 329-1.3, 329-4.2, 333.2, and 348.2 (COVID-19 Telemedicine) Source: Click Here</p>	Adopted: 3/16/20
	<p>Emergency Rule—Workers’ Compensation Board Emergency Adoption of Amendment to 12 NYCRR 355.9 (COVID-19 Serious Health Condition) Source: Click Here</p>	Adopted: 3/27/20
	<p>Emergency Rule—Consolidated Insurer Practices During COVID-19 Pandemic Source: Click Here</p>	Adopted: 3/30/20



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	Emergency Rule —Workers’ Compensation Board Emergency Adoption of Amendments 12 NYCRR 325-1.8, 329-1.3, 329-4.2, 333.2, and 348.2 (COVID-19 Telemedicine) Source: Click Here	Adopted: 4/20/20
	Executive Order 202.1 Continuing Temporary Suspension and Modification of Laws Relating to the Disaster Emergency (Includes Suspension of Law Relating to Waiting Periods for Unemployment Insurance) Source: Click Here	Issued: 3/12/20
	Executive Order 202.5: Continuing Temporary Suspension and Modification of Laws Relating to the Disaster Emergency Source: Click Here	Issued: 3/18/20
	Executive Order No. 202.13 Continuing Temporary Suspension and Modification of Laws Relating to the Disaster Emergency (Includes Moratorium on WC Cancellation/Nonrenewal/Conditional Renewal) Source: Click Here	Issued: 3/29/20
	Insurance Circular Letter No. 3 (2020) Preparedness for Coronavirus (COVID-19) Source: Click Here	Issued: 3/3/20
	Insurance Circular Letter No. 6 (2020) Coronavirus and Telehealth Services Source: Click Here	Issued: 3/15/20
	Insurance Circular Letter No. 10 (2020) Coronavirus and Mental Health Services for Essential Workers Source: Click Here	Issued: 5/2/20
North Carolina		
	HB 1056 Amends the Workers Compensation Law to Provide Occupational Disease Coverage for First Responders and Health Care Workers Who Contract Coronavirus Source: Click Here	In House Committee
	HB 1057 In Part, Amends the Workers Compensation Law to Create a Rebuttable Presumption That First Responders, Health Care Workers, and Essential Service Workers Who Are Infected With the Coronavirus Contracted the Disease in the Course of Employment Source: Click Here	In House Committee
	Executive Order No. 116 Declaration of a State of Emergency to Coordinate Response and Protective Actions to Prevent the Spread of COVID-19 Source: Click Here	Issued: 3/10/20



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Jurisdiction	Regulatory and Legislative Activity	Status
	Bulletin 20-B-05 Guidance for Insurers Regarding Coverage and Cost Sharing Requirements Related to COVID-19 Public Health Emergency Source: Click Here	Issued: 3/12/20
	Advisory to Insurance Companies Regarding Policyholders Affected by the COVID-19 Virus Source: Click Here	Issued: 3/24/20
	Press Release —Department of Insurance Deferral of Premium Payments Source: Click Here	Issued: 3/27/20
	NCRB Circular Letter to All Workers Compensation Member Companies Data Reporting for COVID-19 Coronavirus—Claim Reporting Requirements Source: Click Here	Issued: 3/24/20
	NCRB Circular Letter to All Member Companies NC Rate Bureau Operations and COVID-19—Important Updates Source: Click Here	Issued: 3/26/20
	NCRB Circular Letter to All Member Companies Workers Compensation Insurance Revisions to North Carolina Basic Manual Rules Related to the COVID-19 (Coronavirus) Pandemic Source: Click Here	Issued: 5/7/20
North Dakota		
	Executive Order 2020-09 Prescription Medication Refills Source: Click Here	Issued: 3/21/20
	Executive Order 2020-12 First Responders and Health Care Workers Source: Click Here	Issued: 3/25/20
	Executive Order 2020-12.1 (Extends Workers Compensation Coverage to Funeral Directors and Funeral Home Workers for COVID-19) Source: Click Here	Issued: 4/16/20
	Executive Order 2020-15 Unemployment, Tax Payments, Interest Charges Source: Click Here	Issued: 3/27/20
	Executive Order 2020-18 Waiting Period for Unemployment Benefits Source: Click Here	Issued: 4/1/20
	Bulletin 2020-1 Coverage for COVID-19 (Coronavirus) Testing Source: Click Here	Issued: 3/11/20



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	Bulletin 2020-3 Expansion of Telehealth Services Source: Click Here	Issued: 3/24/20
	Bulletin 2020-4 Expansion of Personal Lines Automobile Policies for Delivery Services Source: Click Here	Issued: 3/25/20
	Bulletin 2020-5 Electronic Reporting and Deadline Extension Source: Click Here	Issued: 3/26/20
	Bulletin 2020-8 Assistance for Consumers, Claimants, and Covered Persons Impacted by COVID-19 Source: Click Here	Issued: 3/30/20
	Bulletin 2020-10 Antibody Testing—COVID-19 Source: Click Here	Issued: 5/18/20
Ohio		
	HB 568 Requires Insurance and Medicaid Coverage of Certain Drugs Source: Click Here	In House Committee
	HB 571 Makes COVID-19 an Occupational Disease in Some Cases Source: Click Here	In House Committee
	HB 573 Makes COVID-19 an Occupational Disease in Some Cases Source: Click Here	In House Committee
	HB 579 Requires Health Plan Issuers Cover COVID-19 Test and Treatment Source: Click Here	In House Committee
	HB 580 Requires Health Plan Issuers Cover Telemedicine in Emergency Source: Click Here	In House Committee
	HB 583 Temporarily Waives Certain Medicaid Requirements Source: Click Here	In House Committee
	HB 589 Requires Insurers Offering Business Interruption Insurance to Cover Losses Attributable to Viruses and Pandemics Source: Click Here	In House Committee
	HB 593 Provides Paid Leave to Quarantined/Compensate Contract Workers Source: Click Here	In House Committee
	HB 605 Makes COVID-19 Contracted by an Employee of a Retail Food Establishment or Food Processing Establishment an Occupational Disease Under the Workers' Compensation Law Under Certain Circumstances and to Declare an Emergency	In House Committee



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	Source: Click Here	
	HB 633 Makes COVID-19 Contracted by Specified Types of Employees an Occupational Disease Under the Workers' Compensation Law Under Certain Circumstances Source: Click Here	In House Committee
	HB 667 Makes COVID-19 Contracted by a Corrections Officer an Occupational Disease Under the Workers' Compensation Law Source: Click Here	Introduced
	HB 668 Makes Coronavirus Contracted by a Peace Officer, Firefighter, or Emergency Medical Worker an Occupational Disease Under the Workers' Compensation Law Source: Click Here	Introduced
	SB 299 Provides Paid Leave to Quarantined/Compensate Contract Workers Source: Click Here	In Senate Committee
	SB 305 Requires Health Plan Issuers to Cover Telemedicine Services During a State of Emergency Source: Click Here	In Senate Committee
	Emergency Rule Telehealth During a State of Emergency Source: Click Here	Adopted: 3/20/20
	Emergency Rule—Bureau of Workers' Compensation Pertains to Employer Access to the HPP—Employer Enrollment and Selection of MCO Source: Click Here	Adopted: 4/9/20
	Emergency Rule—Bureau of Workers' Compensation Classifications According to National Council on Compensation Insurance Source: Click Here	Adopted: 4/23/20
	Executive Order 2020-03D Lifts Certain Unemployment Compensation Benefit Restrictions During an Emergency Source: Click Here	Issued: 3/16/20
	Bulletin 2020-03 Health Insurance Coverage Flexibility for Ohio Employees Source: Click Here	Issued: 3/20/20
	Bulletin 2020-05 Testing and Treatment Related to COVID-19: Out-of-Network Coverage Source: Click Here	Issued: 3/20/20
	Bulletin 2020-07 Property and Casualty, Life, and Long Term Care Insurance Premium Payments During State of Emergency Source: Click Here	Issued: 3/30/20



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Oklahoma		
	PC Bulletin No. 2020-01 Coronavirus (COVID-19) (Amended) Source: Click Here Amended Source: Click Here	Issued: 3/20/20 Amended: 4/29/20
	PC Bulletin No. 2020-03 Auditable Insurance Policy Bulletin (Correction) Source: Click Here Correction Source: Click Here	Issued: 4/27/20 Correction: 4/30/20
	LH Bulletin No. 2020-02 Coronavirus (COVID-19) (Amended) Source: Click Here Amended Source: Click Here	Issued: 3/17/20 Amended: 4/29/20
	Financial Bulletin No. 2020-02 Complying With Regulatory Requirements During the COVID-19 Public Health Emergency Source: Click Here	Issued: 4/8/20
Oregon		
	Temporary Emergency Rule Department of Consumer and Business Services/Insurance Regulation 836-042-0045 Workers Compensation Statistical Plan Source: Click Here	Adopted: 4/30/20
	Order —Department of Consumer and Business Services/Division of Financial Regulation (in Part, Relates to Cancellations, Nonrenewal, and Grace Periods) Source: Click Here	Issued: 3/25/20
	Order —Department of Consumer and Business Services Extension of DCBS Order Source: Click Here	Issued: 4/23/20
	Order —Department of Consumer and Business Services Health Insurance Order Source: Click Here	Issued: 5/5/20
	Temporary Administrative Order BLI 4-2020 Allows for Utilization of Oregon Family Leave Act (OFLA) During Statewide Public Health Emergency Source: Click Here	Adopted: 3/18/20



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	Temporary Administrative Order DMAP 16-2020 Coordinated Care Organization (CCO) Telemedicine/Telehealth Payment Parity Requirements for Providers During COVID-19 Crisis Source: Click Here	Adopted: 3/26/20
	Temporary Administrative Order ID 4-2020 COVID-19 Update to Statistical Plan for Workers Compensation Insurance Reporting Source: Click Here	Adopted: 4/30/20
	Bulletin DFR No. 2020-8 Division of Financial Regulation Guidance Regarding Personal Automobile Policies Source: Click Here	Issued: 4/9/20
	Bulletin DFR No. 2020-09 Rerating Businesses That Have Changed Operations in Response to the COVID-19 Pandemic and Suspension of Field Audits Source: Click Here	Issued: 4/10/20
	Bulletin DFR No. 2020-10 Payments to Employees of Businesses Closed Due to Pandemics to Be Excluded from Workers Compensation Premium Basis Source: Click Here	Issued: 4/10/20
	Notice —Department of Consumer and Business Services/Workers’ Compensation Division Fees for Telephonic and Digital Evaluation and Management Services During COVID-19-related Care Limitations Source: Click Here	Issued: 3/25/20
	Notice —Department of Consumer and Business Services/Workers’ Compensation Division WCD COVID-19 Claims Processing Source: Click Here	Issued: 3/25/20
	Notice —Department of Consumer and Business Services/Workers’ Compensation Division Payments to Employees of Businesses Closed Due to Pandemics Source: Click Here	Issued: 4/14/20
Pennsylvania		
	HB 1189 Provides for COVID-19 Enforcement Officer Disability Benefits, for COVID-19 Health Care Professionals Reporting and for Volunteer Emergency Responders Employer Tax Credit; and, in General Provisions, Providing for Extensions for COVID-19 Disaster Emergency Source: Click Here	In Senate Committee
	HB 2372 An Act for Insurance Coverage for Business Interruption Source: Click Here	In House Committee



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	HB 2396 Providing for Work-Related Hazardous Duty Source: Click Here	In House Committee
	HB 2399 Relates to the Enforcement Officer Disability Benefits Law (Heart and Lung Act), Further Providing for Disability Benefits Source: Click Here	In House Committee
	HB 2454 Authorizes the Regulation of Telemedicine by Professional Licensing Boards; Provides for Insurance Coverage of Telemedicine Source: Click Here	In House Committee
	HB 2492 Provides for Pandemic of 2020 Guidelines for Food Establishments Source: Click Here	In House Committee
	HB 2493 Provides for Pandemic of 2020 Guidelines for Grocery Stores Source: Click Here	In House Committee
	SB 1106 Relates to the Enforcement Officer Disability Benefits Law (Heart and Lung Act), Further Providing for Disability Benefits Source: Click Here	In Senate Committee
	SB 1114 Provides for Coverage Under Business Interruption Insurance During the COVID-19 Disaster Emergency Source: Click Here	In Senate Committee
	SB 1127 Relates to Property and Business Interruption Insurance Coverage for COVID-19 Pandemic Related Losses Source: Click Here	In Senate Committee
	Insurance Department Notice 2020-03 Notice Regarding Coronavirus (COVID-19) Insurance Coverage Source: Click Here	Issued: 3/21/20
	Insurance Department Notice 2020-10 COVID-19 Related Financial Filings Guidance Source: Click Here	Issued: 4/13/20
Rhode Island		
	Emergency Rule 216-RICR-20-20-6 Off Label Prescribing of Medications for COVID-19 Source: Click Here	Adopted: 3/22/20
	Emergency Rule 260-RICR-40-05-2 Waiver of Employees' and Employers' Duties and Obligations During a Potential Health Threat Related to the Infectious COVID-19 Virus Pursuant to Title 28 of	Adopted: 3/12/20



COVID-19 REGULATORY AND LEGISLATIVE ACTIVITY

(Current as of 5/22/2020. Subsequent reports will be published weekly. Highlighted entries are newly added since last report.)

Jurisdiction	Regulatory and Legislative Activity	Status
	Rhode Island General Laws Source: Click Here	
	Executive Order 20-06 Expanding Access to Telemedicine Services Source: Click Here	Issued: 3/18/20
	Executive Order 20-16 Authorizing Waiver and Medicaid State Plan Amendments and Adjustments to Essential Provider Rates Source: Click Here	Issued: 4/6/20
	Executive Order 20-21 Increasing Hospital and Nursing Facility Capacity, Extending Statutory Immunity Source: Click Here	Issued: 4/10/20
	Workers' Compensation Court Administrative Order 2020-02 Changes to Workers' Compensation Court Operations Source: Click Here	Issued: 3/17/20
	Insurance Bulletin Number 2020-3 Insurance Licensing During the COVID-19 Emergency Source: Click Here	Issued: 3/19/20
	Insurance Bulletin Number 2020-4 Flexibility in Insurance During the COVID-19 Emergency Source: Click Here	Issued: 3/25/20
	Insurance Bulletin 2020-5 Emergency Telemedicine Measures—COVID-19 Source: Click Here	Issued: 4/6/20
South Carolina		
	HB 5482 Establishes a Presumption That a First Responder, Health Care Provider, or Correctional Officer Contracting COVID-19 Is Entitled to Workers Compensation Benefits; and Provides Temporary Total Disability Benefits for First Responders, Health Care Providers, and Correctional Officers Required to Isolate Due to COVID-19 if Certain Conditions Are Met Source: Click Here	In House Committee
	SB 1161 Coronavirus/COVID-19 Source: Click Here	In Senate Committee
	SB 1188 Relates to property insurance; provides that every policy of insurance in force in this state insuring against loss or damage to property, notwithstanding the terms of the policy and including any endorsement thereto or exclusions to coverage included therewith, that includes a loss of use and occupancy, or business interruption, shall be construed to include, among the covered perils under the	In Senate Committee



COVID-19 REGULATORY AND LEGISLATIVE ACTIVITY

(Current as of 5/22/2020. Subsequent reports will be published weekly. Highlighted entries are newly added since last report.)

Jurisdiction	Regulatory and Legislative Activity	Status
	policy, coverage for business interruption directly or indirectly resulting from the global pandemic known as COVID-19, including all mutated forms of the COVID-19. Source: Click Here	
	Bulletin Number 2020-02 Assistance for Insureds, Claimants and Covered Persons Directly Impacted by COVID-19 Source: Click Here	Issued: 3/25/20
	Advisory Notice —Workers’ Compensation Commission New Cause of Injury and Nature of Injury Codes for COVID-19 Pandemic Source: Click Here	Issued: 3/26/20
	Advisory Notice —Workers’ Compensation Commission Procedural Clarifications Source: Click Here	Issued: 4/3/20
	Advisory Notice —Workers’ Compensation Commission Assessment of Fines and Penalties Source: Click Here	Issued: 4/14/20
South Dakota		
	Executive Order 2020-07 In Part, Section 1 Relates to Telehealth or Telemedicine Services Source: Click Here	Issued: 03/23/20
	Executive Order No. 2020-16 In Part, Relates to Suspension of Regulatory Requirements Regarding Telehealth Source: Click Here	Issued: 4/15/20
	Bulletin 20-02 COVID-19 and Health Benefit Plans Source: Click Here	Issued: 3/25/20
	Notice: Workers Compensation Coverage and COVID-19 Source: Click Here	Issued: 3/25/20
Tennessee		
	HB 2915 Coronavirus Public Protection Act of 2020 Source: Click Here	In House Committee
	Executive Order: No. 14 An Order Suspending Provisions of Certain Statutes and Rules in Order to Facilitate the Treatment and Containment of COVID-19 Source: Click Here	Issued: 3/12/20
	Executive Order: No. 32 An Order Amending Executive Order No. 15 and Taking Other Necessary Measures to Facilitate the Treatment and Containment of COVID-19	Issued: 5/1/20



COVID-19 REGULATORY AND LEGISLATIVE ACTIVITY

(Current as of 5/22/2020. Subsequent reports will be published weekly. Highlighted entries are newly added since last report.)

Jurisdiction	Regulatory and Legislative Activity	Status
	Source: Click Here	
	Bulletin 20-02 COVID-19 Guidance to Health Carriers Source: Click Here	Issued: 3/9/20
	Bulletin 20-03 COVID-19 Guidance to Carriers Source: Click Here	Issued: 3/24/20
	Bulletin 20-04 COVID-19 Guidance to Carriers on Automobile Coverage for Deliveries Source: Click Here	Issued: 3/26/20
	Bulletin 20-05 COVID-19 Guidance Regarding Premium Finance Agreements Source: Click Here	Issued: 4/3/20
	Bulletin 20-06 COVID-19 Regulatory Filing Flexibility Guidance to Carriers Source: Click Here	Issued: 4/13/20
	Bulletin 20-08 Billing and Reimbursement for COVID-19 and Emergency Services Source: Click Here	Issued: 4/23/20
Texas		
	Emergency Rule —Texas Department of Insurance/Division of Workers’ Compensation Subchapter A. COVID-19 Emergency Rules 28 TAC §167.1 Source: Click Here	Adopted: 4/13/20
	Emergency Rule Commissioner’s Order No. 2020-6287 COVID-19 Emergency Rules Source: Click Here	Adopted: 3/17/20
	Bulletin # B-0005-20 COVID-19 Testing and Preparation Source: Click Here	Issued: 3/11/20 Updated: 3/19/20
	Bulletin # B-0007-20 COVID-19 Claim Handling Deadline and Premium Payments Source: Click Here	Issued: 3/23/20
	Bulletin # B-0010-20 Coronavirus (COVID-19)—Workers Compensation Issues Source: Click Here	Issued: 3/25/20
	Bulletin # B-0012-20 Coronavirus (COVID-19)—Suspension of Certain Provisions of the Labor Code and DWC Rules Related to Workers Compensation Source: Click Here	Issued: 3/27/20



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Jurisdiction	Regulatory and Legislative Activity	Status
	Bulletin # B-0014-20 Managed Care Quality Assurance Filing Requirements Source: Click Here	Issued: 3/27/20
	Bulletin # B-0015-20 COVID-19: Claim-Submission Deadlines Source: Click Here	Issued: 3/27/20
	Bulletin # B-0016-20 Coverage for COVID-19 Testing Source: Click Here	Issued: 3/31/20
	Bulletin # B-0019-20 Coronavirus (COVID-19)—Suspension of a Provision of Health and Safety Code and a DWC Rule Related to Workers Compensation Source: Click Here	Issued: 4/10/20
	Bulletin # B-0020-20 COVID-19—Commercial Premium Adjustments and Midterm Premium Audits Source: Click Here	Issued: 4/15/20
	Bulletin # B-0023-20 Coronavirus (COVID-19)—Recertification of Texas-Licensed Doctors With Designated Doctor (DD) or Maximum Medical Improvement (MMI) Impairment Rating (IR) Certifications Source: Click Here	Issued: 4/22/20
	Notice Texas Department of Insurance/Division of Workers' Compensation Request for Comments—Draft Data Call for Information Regarding COVID-19 Source: Click Here	Issued: 4/27/20
Utah		
	HB 3007 1st Substitute Amends the Workers' Compensation Act to Provide Workers Compensation Under Certain Circumstances to First Responders Who Contact COVID-19 Source: Click Here	Enacted: 4/22/20
	Executive Order 2020-7 Suspends Enforcement of Statutes Relating to Telehealth Services Source: Click Here	Issued: 3/25/20
	Bulletin 2020-1 Insurance Commissioner Coverage for COVID-19 Source: Click Here	Issued: 3/17/20
	Bulletin 2020-3 Insurance Commissioner Premium Holiday for Employers That Have Closed Due to the Coronavirus but Continue to Pay Employees Source: Click Here	Issued: 3/26/20
	Bulletin 2020-6 Insurance Commissioner Complying With Regulatory Requirements During the Public Health Emergency	Issued: 4/8/20



COVID-19 REGULATORY AND LEGISLATIVE ACTIVITY

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Jurisdiction	Regulatory and Legislative Activity	Status
	Source: Click Here	
	Bulletin 2020-13 Coverage for COVID-19 Testing Source: Click Here	Issued: 5/13/20
Virginia		
	Virginia Workers Compensation Commission All Commission Regional Offices Will Be Closed Until Further Notice Source: Click Here	Issued: 3/27/20
	Administrative Letter 2020-02 Filing Requirements During the COVID-19 Public Health Emergency Source: Click Here	Issued: 4/14/20
Vermont		
	SB 342 Relates to Temporary Workers Compensation Amendments Related to COVID-19 Source: Click Here	In House Committee
	Emergency Rule H-2020-01-E Credentialing Requirements Source: Click Here	Issued: 3/23/20
	Emergency Rule H-2020-02-E Coverage of Health Care Services Delivered Through Telehealth, Telephone, or Store and Forward Means Source: Click Here	Adopted: 3/31/20
	Emergency Rule H-2020-03-E Coverage of COVID-19 Diagnosis, Treatment, and Prevention Source: Click Here	Adopted: 4/14/20
	Executive Order No. 01-20 Declaration of State of Emergency in Response to COVID-19 National Guard Call-Out Source: Click Here	Issued: 3/13/20
	Addendum 6 to Executive Order 01-20 Stay Home/Stay Safe Source: Click Here	Issued: 3/24/20
	Insurance Bulletin No. 209 Access to COVID-19 Testing Source: Click Here	Issued: 3/6/20
	Insurance Bulletin No. 210 Prescription Drug Refills Source: Click Here	Issued: 3/20/20
	Insurance Bulletin No. 211 Suspension of Routine Provider Audits by Insurers Source: Click Here	Revised: 3/20/20



COVID-19 REGULATORY AND LEGISLATIVE ACTIVITY

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Jurisdiction	Regulatory and Legislative Activity	Status
	Notice Department of Financial Regulation Calculation of Commercial Lines Premiums During Mandatory Closures Due to COVID-19 Source: Click Here	Issued: 3/20/20
	Notice Department of Financial Regulation COVID-19 Guidance Regarding Workers Compensation Premium Updated Source: Click Here	Issued: 4/16/20 Updated: 5/8/20
	Memo Department of Financial Regulation COVID-19 and Telemedicine Services Source: Click Here	Issued: 3/19/20
Washington		
	Emergency Order No. 20-01 Response to Coronavirus Disease 2019 (COVID-19) Outbreak in Washington State Source: Click Here	Issued: 3/5/20
	Emergency Order No. 20-02 Increased Flexibility Regarding the Use of Telemedicine and Providing a Minimum 60 Day Grace Period for Payment of Premiums Source: Click Here	Issued: 3/24/20
	Emergency Order No. 20-03 Providing Relief to Washington State Consumers From COVID-19 Outbreak by Addressing Grace Periods for Nonpayment of Premium and Temporarily Prohibiting Cancellation Source: Click Here	Issued: 3/25/20
	Office of the Governor—Proclamation 20-29 Telemedicine Source: Click Here	Issued: 3/25/20
	Notice Workers Compensation Coverage to Include Quarantined Health Workers/First Responders Source: Click Here	Issued: 3/5/20
West Virginia		
	Emergency Order/Emergency Proceeding: 20-EO-02 Proclamation of State Emergency Source: Click Here	Issued: 3/18/20
	Emergency Order 20-EO-03 COVID-19 State of Emergency, Workers Compensation Insurance Source: Click Here	Issued: 3/23/20
	Emergency Order 20-EO-05 COVID-19 State of Emergency, Prescription Medication Delivery Source: Click Here	Issued: 3/27/20



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Jurisdiction	Regulatory and Legislative Activity	Status
	Emergency Order 20-EO-06 COVID-19 State of Emergency, Door-to-Door/In-Home Insurance Transactions Source: Click Here	Issued: 4/3/20
	Emergency Order 20-EO-07 COVID-19 State of Emergency; Coverage for Certain COVID-19 Diagnostic Testing of Residents and/or Staff in Nursing Homes, Assisted Living Residences and Residential Care Communities Source: Click Here	Issued: 5/11/20
	Emergency Order 20-EO-08 COVID-19 State of Emergency; Coverage for Certain COVID-19 Diagnostic Testing of Licensed Child Care Providers Source: Click Here	Issued: 5/13/20
	Insurance Bulletin No. 2020—01 Coronavirus (COVID-19) Source: Click Here	Issued: 3/9/20
	Insurance Bulletin No. 20—05 Coronavirus (COVID-19)—Drug Prescriptions Source: Click Here	Issued: 3/13/20
	Insurance Bulletin No. 20—08 Business Interruption Coverage and Coronavirus (COVID-19) Source: Click Here	Issued: 3/26/20
	Insurance Bulletin No. 20—11 Insurance Premium Taxes and Surcharges Source: Click Here	Issued: 5/4/20
	Insurance Bulletin No. 20—12 Insurance Scoring for Personal Lines Source: Click Here	Issued: 5/15/20
Wisconsin		
	AB 1038 Relates to State Government Response to the COVID-19 Pandemic Source: Click Here	Enacted: 4/15/20
	SB 932 Relates to State Government Response to the COVID-19 Pandemic Source: Click Here	Failed to Pass
	Bulletin Office of the Commissioner of Insurance—Coronavirus (COVID-19) Coverage Request Source: Click Here	Issued: 3/6/20
	Bulletin Office of the Commissioner of Insurance—Complying With Regulatory Requirements During the Public Health Emergency Source: Click Here	Issued: 3/20/20



COVID-19 REGULATORY AND LEGISLATIVE ACTIVITY

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Jurisdiction	Regulatory and Legislative Activity	Status
	Bulletin: Office of the Commissioner of Insurance—Coverage for Delivery Drivers for Restaurants During the COVID-19 Public Health Emergency Source: Click Here	Issued: 3/23/20
	Bulletin Office of the Commissioner of Insurance—Removing Barriers to Timely Coverage During the Public Health Emergency Source: Click Here	Issued: 3/31/20
	Bulletin Office of the Commissioner of Insurance—Small Employer Coverage Source: Click Here	Issued: 3/26/20
	Press Release Gov. Evers and Insurance Commissioner Urge Insurers to Allow Small Employers to Keep Furloughed Employees on Health Insurance Source: Click Here	Issued: 3/26/20
	Press Release COVID-19 Testing, Including Office Visits, Must Be Covered by Most Private Health Insurance Source: Click Here	Issued: 5/19/20
Wyoming		
	HB 1002 Emergency Government Action-COVID-19 Source: Click Here	Passed House: 5/15/20
	SF 1002 Emergency Government Action-COVID-19 Source: Click Here	Enacted: 5/20/20
Federal		
	HR 748 CARES Act Source: Click Here	Enacted: 3/27/20
	HR 6173 Covering Coronavirus Test Act of 2020 Source: Click Here	In House Committee
	HR 6198 Emergency Paid Leave Act of 2020 Source: Click Here	In House Committee
	HR 6201 Families First Coronavirus Response Act Source: Click Here	Enacted: 3/18/20
	HR 6207 Coronavirus Worker Relief Act Source: Click Here	In House Committee



COVID-19 REGULATORY AND LEGISLATIVE ACTIVITY

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Jurisdiction	Regulatory and Legislative Activity	Status
	HR 6213 No Cost for COVID-19 Testing Act Source: Click Here	In House Committee
	HR 6214 Provides for Coverage of Testing for COVID-19 at No Cost Sharing Under the Medicare Advantage Program Source: Click Here	In House Committee
	HR 6220 Emergency Family and Medical Leave Expansion Act Source: Click Here	In House Committee
	HR 6222 Ensuring Affordable COVID-19 Preventive Care Act of 2020 Source: Click Here	In House Committee
	HR 6263 Waives Cost Sharing Under the Medicare Program for Certain Visits Relating to Testing for COVID-19 Source: Click Here	In House Committee
	HR 6299 Rapid Coverage of COVID-19 Vaccine Act of 2020 Source: Click Here	In House Committee
	HR 6311 Care for COVID-19 Act Source: Click Here	In House Committee
	HR 6379 Take Responsibility for Workers and Families Act Source: Click Here	In House Committee
	HR 6494 Business Interruption Insurance Coverage Act of 2020 Source: Click Here	In House Committee
	HR 6640 Medicare Advantage COVID Treatment Act Source: Click Here	In House Committee
	HR 6644 Requires Group Health Plans and Health Insurance Issuers Offering Group or Individual Health Insurance Coverage to Provide Coverage for Services Furnished via Telehealth if Such Services Would Be Covered if Furnished In-Person During the COVID-19 Emergency Source: Click Here	In House Committee
	HR 6656 Coronavirus Workers Compensation for TSA Employees Act Source: Click Here	In House Committee
	HR 6674 Medicare Crisis Program Act of 2020 Source: Click Here	In House Committee



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Jurisdiction	Regulatory and Legislative Activity	Status
	HR 6739 Ensuring Senior’s Access to COVID Treatments Act Source: Click Here	In House Committee
	HR 6800 Creates Health and Economic Recovery Omnibus Emergency Solutions (HEROES) Act Source: Click Here	Passed House: 5/15/20
	HRES 904 Directing the Clerk of the House of Representatives to Make Corrections in the Engrossment of HR 6201 Source: Click Here	Passed: 03/16/20
	S 3442 Care for COVID-19 Act Source: Click Here	Introduced
	S 3499 Free COVID-19 Testing Act Source: Click Here	Introduced
	S 3505 Rapid Coverage for Corona Vaccines Act Source: Click Here	Introduced
	S 3607 Creates Safeguarding America’s First Responders Act of 2020 and Extends Public Safety Officer Death Benefits to Public Safety Officers Whose Death Is Caused by COVID-19, and for Other Purposes Source: Click Here	Passed Senate: 5/14/20
	Memorandum Proposed Legislative Responses to COVID-19 Source: Click Here	Issued: 03/18/20
	Memorandum —Department of Health and Human Services/Centers for Medicare and Medicaid Services Re: Medicare Administrative Contractor (MAC) COVID-19 Test Pricing Source: Click Here	Issued: 03/13/20
	Notice —Department of Health and Human Services/Centers for Medicare and Medicaid Services Information Related to Coronavirus Disease 2019—COVID-19 Source: Click Here	Issued: 03/10/20



COVID-19 REGULATORY AND LEGISLATIVE ACTIVITY

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Jurisdiction	Regulatory and Legislative Activity	Status
<p data-bbox="621 272 1499 298">2020 National Council on Compensation Insurance (NCCI) Inc., All Rights Reserved</p> <p data-bbox="333 337 1787 431">This report is provided solely as a reference tool to be used for informational purposes only. The information in this article shall not be construed or interpreted as providing legal or any other advice. Use of this article for any purpose other than as set forth herein is strictly prohibited.</p>		

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Legal and Government Affairs Bulletin

May 26, 2020

Topic: COVID-19 Daily Updates
Jurisdiction(s): Not Jurisdiction Specific
Line(s) Affected: Not Line Specific
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Overview

This bulletin provides a summary of all state actions taken in relation to COVID-19, including declared states of emergency, any known legislative and agency closures, and property and casualty-specific information. This bulletin will be updated and republished as information becomes available. There are updates to 8 states.

Details

Please note that a number of departments of insurance have issued bulletins addressed to health insurers. This publication does not cover those bulletins.

APCIA will continue to update the [Resource Page](#) as information becomes available. All closures and state activities are summarized in this [document](#).

Publications Update for May 26:

APCIA updated the [Policyholder Leniency Requests tracker](#) to update Oregon.

State Updates for May 26:

The **Colorado** Legislature [reconvened](#) May 26, with the session expected to last about three weeks. APCIA anticipates legislation relating to a workers compensation presumption for a broad group of essential workers and to limit businesses' liability as they begin to reopen.

Illinois [House Bill 2455](#), which contains the workers compensation COVID-19 presumption legislation, passed the Legislature on May 22 and will soon be transmitted to the governor for his anticipated signature into law. [Senate Bill 2135](#) passed the Legislature on May 23 and creates a task force on business interruption insurance policies.

The **Mississippi** Legislature [reconvened](#) on May 26. The medical, education, and business communities are working to develop legislation to limit liability for COVID-19 claims.

The **New York** Department of Financial Service issued an [FAQ](#) regarding Telemedicine due to COVID-19. In the FAQ, the DFS states that the Workers Compensation Telemedicine emergency regulations also applies to No Fault.

The **New York** Department of Financial Services issued a [supplement](#) to Circular Letter 9, regarding producer licensing requirements, which extends the relief provided in [Insurance Circular Letter No. 9 \(2020\)](#) for an additional 45 days, through July 8.

The **New York** Workers Compensation Board issued notice of an emergency adoption of [12 NYCRR 329-1.3\(d\)](#), which will allow reimbursement for COVID-19 testing when there is a claim for workers' compensation benefits due to workplace exposure to COVID-19. The emergency rulemaking took effect immediately upon filing, on May 18, and will be effective for 90 days.

Oklahoma enacted [Senate Bill 1947](#), the COVID-19 Product Protection Act, which provides civil liability immunity to designers, donors, and users of personal protective equipment, such as health care providers and first responders. The law became effective May 21 but applies to claims arising on or after March 15.

Oklahoma [Senate Bill 1946](#) provides civil liability immunity to a person or his/her agent who has been sued for exposure or potential exposure to COVID-19. The person or agent must have conducted business in the state in compliance with executive orders or state and federal guidelines or regulations. The law is effective immediately upon the governor's approval on May 21 and applies to civil actions filed on or after this date.

The **Oregon** Department of Consumer and Business Services/Division of Financial Regulation issued an [emergency order](#) regarding mandatory grace periods, suspension of cancellations and nonrenewals, and extensions of deadlines for reporting claims. The Order provides that only one 60-day grace period need be extended and that insurers can cancel for non-payment any policy that has completed the grace period, assuming the insured has not paid the required premium. The Order affects policies from March 25 through June 22.

The **Tennessee** General Assembly will [resume](#) its work with the House conducting committees throughout the week in preparation for reconvening both chambers on June 1. The Senate has committees scheduled to meet the first week of June. House and Senate leadership have yet to publicly agree on the breadth and scope of bills that will be considered in the remainder of this fractured session.

The **Vermont** [General Assembly](#) is targeting a mid- to late-June temporary adjournment, with lawmakers resuming the session in late August or early September. The House Commerce and Economic Development Committee held a hearing last week in which the topic was a larger discussion of workers' compensation during the COVID-19 pandemic but it was clear the bill creating a presumption for coverage was also on the minds of the participants.

The entries below reflect the new changes described above:

Alabama declared a [State of Emergency](#) on March 13. [Safer-at-Home order](#) issued, effective April 30 — May 15. The DOI implemented a [telework policy](#). A [proclamation](#) declared that any businesses which remain open or reopen and comply with public health guidance as well as health care facilities are immune from liability related to COVID-19. [Bulletin 2020-09](#) requests that insurers cooperate with insureds with respect to certain claims handling issues. The DOI issued a set of [FAQs](#) regarding business interruption insurance. [Bulletin 2020-06](#) urges insurers to consider offering premium reductions through premium credit or return of premium to reflect the reduction in driving. [Bulletin 2020-05](#) recommends insurers consider certain actions related to premium payments in order to provide relief to policyholders. [Bulletin 2020-04](#) declares insurance an essential business that can stay open. [Bulletin 2020-03](#) amends producer and adjuster licensing requirements. The regular session of the Legislature [adjourned](#) sine die on May 18.

Alaska issued a new [health mandate](#) requiring all people arriving in Alaska, residents, visitors, and workers, to self-quarantine for 14 days, in effect until rescinded. The governor issued [Health Mandate 016, the Reopen Alaska Responsibly Plan — Phase 1-A](#). [Senate Bill 241](#) extends the state of emergency during the COVID-19 crisis until Nov. 15, and amends several Alaska statutes, including those governing occupational licensing, telemedicine, meetings of shareholders, and workers' compensation presumption of compensability. [Order R20-03](#) regards premium relief for policyholders, including self-audits and prospective reductions in premium or retroactive refunds. No one other than legislators and staff will be able to access the capitol, starting March 14. The DOI [extended](#) filing deadlines. [Bulletin B 20-08](#) prohibits insurers from terminating insurance contracts due to non-payment. This notice is effective through June 1. [Order R20-04](#) emphasizes that carriers are prohibited from terminating policies due to nonpayment. [Bulletin B 20-10](#), effective until June 1, encourages insurers to allow policyholders to self-

audit and self-report changes in their exposure or risk profile. Alaska businesses now eligible for [SBA Economic Injury Disaster Loans](#).

Arizona declared a [State of Emergency](#) effective March 11. A stay-at-home [order](#) effective March 30 through April 30 exempts insurance. [Executive Order 2020-12](#) prohibits local municipalities from closing essential services, which includes insurance. [Executive Order 2020-17](#) allows agencies, including the DOI, to defer certain license-related requirements. [Executive Order 2020-27](#) provides immunity from civil liability for licensed health professionals, volunteer health professionals, emergency medical care technicians, healthcare institutions, and entities operating as a temporary healthcare facility for providing services related to COVID-19. [Executive Order 2020-26](#) allows remote online notarization to be performed. [Executive Order 2020-29](#) increases injured workers' access to telemedicine. [Regulatory Bulletin 2020-04](#) encourages insurance companies to support insureds during the COVID-19 public health emergency. [Regulatory Bulletin 2020-03](#) advises insurers of extended deadlines to file certain regulatory documents. The Industrial Commission issued an [Announcement](#) advising workers' compensation insurance carriers that COVID-19 claims may not be categorically denied and that Arizona law requires all denials to be well-grounded in fact and warranted by existing law.

Arkansas declared a state of emergency on March 11. [Executive Order No. 20-13](#) requires businesses to adhere to social distancing protocols and post the state's social distancing rules at their entrances for employees, customers, and others. [Executive Order No. 20-22](#) adds national guard soldiers and airmen on state active duty to the list of people who may qualify for workers' compensation coverage after testing positive for COVID-19. [Executive Order No. 20-19](#) allows first responders and front-line healthcare workers who test positive for COVID-19 to qualify for workers' compensation coverage. [Executive Order No. 20-18](#) temporarily grants limited civil liability immunity to emergency responders who provide medical services to individuals who die or are injured as a result of the responder's care during the COVID-19 pandemic. [Bulletin No. 20-2020](#) rescinded several COVID-19-related bulletins, including [Bulletin 6-2020](#); [Bulletin 11-2020](#); [Bulletin 12-2020](#); and [Bulletin 18-2020](#). [Bulletin No. 21-2020](#) gives policyholders an additional 45-day moratorium on the cancellation or nonrenewal of personal lines policies if they have been diagnosed with or tested positive for COVID-19 or have been unable to pay their premiums due to a job loss. [Bulletin No. 22-2020](#) provides guidance to consumers and the industry on complaints, claims settlement, filings, on-site examinations, license renewals, and continuing education. [Bulletin No. 9-2020](#) is addressed to consumers and admitted and surplus lines insurers to inform consumers about Business Interruption Insurance in relation to the COVID-19 health emergency. AID has reviewed ISO's recently developed business interruption endorsement forms and has approved them for use in Arkansas, should insurers wish to file and use them in the state. The legislative session adjourned April 17.

California declared a [State of Emergency](#) effective March 4, and issued a [second executive order](#) to, among other things, allow public meetings to be held by teleconference. The governor issued a ["stay-at-home" order](#); insurance is exempted as part of critical infrastructure. [Executive Order N-62-20](#) establishes a rebuttable presumption that the COVID-19 related illness of an employee arose out of and in the course of the employment for purposes of awarding workers' compensation benefits if certain conditions are met. The CDI issued a [notice](#) reminding insurers to comply with their obligations under the California Unfair Practices Act when settling claims. [Bulletin 2020-3](#) requires insurers to make an initial premium refund for the months of March and April to California policyholders as quickly as practicable, but no later than 120 days. [Bulletin 2020-4](#) extends until May 31 the requirement to make an initial refund. APCA [met](#) with the CDI regarding implementation of Bulletin 2020-3. The CDI [granted](#) insurers whose premium tax payment is less than \$1 million a three-month automatic extension for the tax filing and payment. The CDI issued a [notice](#) reminding insurers that they are required to comply with their legal obligations in connection with insurance claims. The CDI issued a [notice](#) requesting that insurers take steps to facilitate coverage for certain delivery drivers for essential businesses. Coverage should be extended retroactively starting March 19, 2020 and continue until 30 days after the lifting of the governor's stay at home order. The CDI issued a [notice](#) providing guidance regarding compliance with regulatory filing requirements. The CDI issued a [notice](#) informing workers' compensation insurers that claims arising from injuries caused by COVID-19 must be paid regardless of the claimant's immigration status. The CDI issued a [data survey](#) of insurers related to their commercial business interruption. The should be provided by April 9. In one [notice](#) the CDI requested all insurance companies, including non-admitted companies, provide their policyholders with at least a 60-day grace period to pay insurance premiums, now [extended](#) until July 14. The [second notice](#) requested auto insurers forebear from considering driver license and vehicle registration expirations when underwriting policies. In the [third notice](#), the CDI asked that insurers to do what is necessary during the coronavirus crisis be able to

process and pay claims and provide other services in a reasonable and timely manner while adding the CDI will take into account the extraordinary circumstances when evaluating whether insurers have complied with legal and commercial obligations during the COVID-19 pandemic. The DWC adopted [emergency regulations](#) to address the ongoing need for medical-legal evaluations and payment for such evaluations. The DWC [adjusted](#) the Physician and Non-Physician Practitioner Services section of the Official Medical Fee Schedule to conform to additional Medicare fee schedule changes in support of telehealth services. The [DWC](#) announced modified hearing schedules and filing procedures. At this time, state and local governments can meet by teleconference. The legislature reconvened on May 4 and 11 (the Assembly and the Senate respectively).

Colorado declared a [State of Emergency](#) effective March 10. An [amended public health order](#) temporarily closing all businesses that are not considered "critical business". Insurance is exempt. The Commissioner reported that one half to two thirds of DOI staff are working from home with more to transition soon. The Commissioner asked for patience. No new Market Conduct Exams will be called during the crisis. If the DOI is your registered agent, please provide email addresses. All complaint correspondence should be electronic. [Order No O-20-052](#) permits temporary individual resident insurance producer licenses. [FAQs](#) on business interruption coverage state the Division plans to collect data from insurance companies related to business interruption. [Bulletin No. B-5.38](#) directs all insurers to make reasonable accommodations so that policies are not cancelled for nonpayment of premium. The [survey required](#) by Bulletin B-5.38 must be completed by May 1, 5 P.M. Mountain Time. [FAQs](#) clarified how to apply the Bulletin, including guidance on the website posting provision. [Bulletin No. B-5.39](#) provides guidance to insurers issuing policy forms and offering discounts or premium relief during the COVID-19 pandemic. [Bulletin No. B-5.40](#) allows insurers to file an electronic delivery consent form without the required 31 days advanced filing. [Bulletin No. B-5.41](#), with guidance from [FAQs](#), relates to the effect the COVID-19 pandemic might have on claims handling processes, including on-site property damage inspections, motor vehicle replacement coverages, additional living expenses and loss of rents coverages, and replacement cost coverage. [Emergency Regulation 20-E-03](#) requires insurance companies to waive their policy restrictions in order for employees to continue to work while using their own personal automobile for commercial food delivery. [Emergency Regulation 20-E-04](#) allows for the temporary continuation of producer licensing deadlines. [Bulletin No. B-1.35](#) provides a temporary operating procedure for accepting alternate Service of Process. The Division proposed a [draft bulletin](#) relating to credit insurance scoring restrictions due to COVID-19. Temporarily amended [8 CCR 1505-11](#) suspends the requirement for personal appearance before a notary officer. [Emergency Rules](#) require electronic communication and submission of documents with the DWC. [Remote notarization is permitted](#). The Legislature [reconvened](#) May 26, with the session expected to last about three weeks.

Connecticut declared a [Public Health Emergency](#) on March 10 through Sept. 9, unless terminated earlier. [Executive Order 7S](#) mandated a 60-day grace period for premium payments, cancellations and nonrenewals for certain COVID-19-affected policyholders between April 1 and June 1. The CID provided [Interpretive Guidance No. 1](#) related to the governor's executive order No. 7S. The CID issued a [press release](#) about the Order. The Governor signed an [order](#) requiring the closure of all non-essential businesses effective March 23 through April 22. Insurance is included among the essential businesses that will be permitted to continue to operate. [Bulletin FS-39](#) regards compliance with certain hard-copy filing requirements for foreign insurers. [Bulletin Number FS-38](#) regards compliance with hard copy filing requirements and holding company filings for domestic insurers. [Insurance Bulletin FS-37](#) provides an extension of insurance company licensing deadlines in light of COVID-19. [Bulletin IC-41](#) requests auto insurers extend coverage to delivery drivers' personal vehicles in light of the disruption caused by the COVID-19 pandemic. The CID issued a [notice](#) to insurers regarding temporary insurance producer licenses for new resident applicants. The CID issued a [notice](#) to automobile insurers requesting that, in light of the shelter-in-place orders, insurers consider offering an immediate reduction in premiums to reflect the reduced exposure to automobile accidents. CID also encourages insurers to assist business owners who have had to begin deliveries by affording them coverage for those who request commercial Hired and Non-owned automobile insurance to protect their businesses. The CID issued a [notice](#) to insurance producers regarding its extended renewal period for resident and nonresident insurance producers in March, April, and May 2020. [FS-36](#) makes modifications to filing requirements for insurer license applications, financial statements, and insurance holding company filings, effective March 24 until June 15. [Bulletin IC-40](#) requests that insurers provide insureds with a 60-day grace period for payment of insurance premiums. The CID issued a [licensing renewal notice](#), which provides that an extension of the licensing renewal and continuing education periods for the period of March 24 through May 31 will be extended to June 30. CID [closed its offices](#) to the public, but remains functioning by telephone and email. CID announced that effective Monday, March 23, service of process on the

Insurance Commissioner may be made only during the hours of 9:00 a.m. to 3:00 p.m. on Tuesdays and Thursdays on the 7th Floor. The CID also issued a [notice](#) asking to accommodate travel cancellation requests under the terms of the policies taking into account the seriousness of the circumstances. The CID posted consumer-focused [notice](#) and [FAQs](#) on Business Interruption Insurance. The Governor signed an [order](#) requiring the closure of all non-essential businesses effective March 23 through April 22. Insurance is included among the essential businesses that will be permitted to continue to operate. The General Assembly is closed through March 30. [Executive Order 7K](#) suspends Non-Critical Workers' Compensation Commission Operations and Associated Requirements, effective March 23.

[Memorandum 2020-09](#) announces that RMEs and CMEs can be conducted using telemedicine at the discretion of the doctor.

Delaware declared a [State of Emergency](#) effective March 13. The governor issued a "[shelter-in-place](#)" [order](#), closing all non-essential businesses. Insurance is considered essential and is exempt. The governor announced [interim steps](#) to allow small businesses to expand services with social distancing in place, effective May 8. The [Sixth Modification of the Declaration of the State of Emergency](#) prohibits cancellations or non-renewals of insurance policies due to nonpayment for those experiencing a loss of income due to the crisis. Effective no later than May 15. The DOI has issued a [data call](#) specific to travel insurance. The [Ninth Modification](#) specified that policyholders are still obligated to make premium payments and to comply with other obligations pursuant to a covered insurance policy. The [Tenth Modification of the Declaration of the State of Emergency](#) allows for remote meetings of corporate stockholders and loosens certain restrictions on telemedicine services. The [Eleventh Modification of the Declaration of the State of Emergency](#) allowing the use of remote notarization with certain conditions. [The Twelfth Modification of the Declaration of the State of Emergency](#) allows an individual who has at any time held an active license or certification from any United States jurisdiction to practice as a pharmacist or health care professional to provide healthcare services on a volunteer basis in Delaware. Deadlines regarding regulations proposed for promulgation and comment are stayed during the State of Emergency. [Auto Bulletin No. 32](#) encourages issuers of private passenger automobile policies to waive exclusions for an insured's commercial use of their vehicle during the COVID-19 crisis. [Domestic and Foreign Insurers Bulletin No. 119](#) notes that approval of workers' compensation insurance premium credits associated with the Workplace Safety Program may be delayed due to the Department's difficulty in conducting workplace inspections. Carriers may conduct Workplace Safety inspections for their policyholders under specified circumstances. [Domestic and Foreign Insurers Bulletin No. 118](#), which allows insurers to request extensions of regulatory filing deadline. [Domestic and Foreign Insurers Bulletin No. 117](#) provides guidance on numerous regulatory requirements during the COVID-19 crisis, including cancellation and nonrenewal of policies; COVID-19 related frauds and scams; electronic filings, signatures, and notarizations; relaxation of requirements for in-person appraisals/inspections; communications with the Department; on-site examinations; administrative hearings and requests for arbitration; premium tax payment deadlines not extended; temporary licenses; and, regulatory deadlines and requests for extension. The DOI issued [Domestic/Foreign Insurers Bulletin 116](#) with the suggestion that insurers consider ceasing cancellations or nonrenewals of insurance policies due to nonpayment throughout the duration of the declared Delaware State of Emergency. The DOI [approved](#) revisions to the Delaware Basic Manual and the Delaware Statistical Plan Manual. The General Assembly postponed the legislative session until further notice. The Supreme Court declared a [judicial emergency](#) March 16 for 30 days, tolling requirements under Speedy Trial Guidelines and giving courts discretion to continue trials and hearings. Branch facilities are open.

District of Columbia. [Order 20202-053](#) temporarily ceases all non-essential business; insurance is exempt. The Order has been [extended](#) until June 8. [Interpretive Guidance](#) on Mayor's Order 2020-053 helps the financial sectors understand how the emergency order impacts them. [Bulletin 20-IB-3-05/13](#) announces the temporary postponement of property and casualty rate increases. [Commissioner's Order 03-2020](#) prohibits termination of insurance policies due to non-payment, requires reasonable accommodations to policyholders, requires insurers to allow for self-audits and premium adjustments, and requires a waiver or suspension of the "commercial" or "livery" use exclusions. [Bulletin 20-IB-2-05/08](#) provides guidance to premium finance companies in applying the commissioner's order. [Bulletin 20-IB-2-04/10](#) provides modified regulatory filing requirements. The legislature remains in session, but with a modified schedule.

Florida declared a [Public Health Emergency](#) on March 1 and a [State of Emergency](#) on March 9. [Executive Order 20-91](#) directs all persons to stay at home; insurance is deemed an essential service. The Order is effective on April 3 and expires on April 30. The Division of Insurance's Agent and Agency Services Office has altered its [business operations](#) practices as a result of COVID-19. [Informational Memorandum OIR-20-](#)

05M states first responders, health care workers, and others that contract COVID-19 due to work-related exposure are eligible for workers' compensation benefits under Florida law. [Informational Memorandum OIR-20-04M](#) urges flexibility with policyholders regarding premium payments and allowing coverage for the use of person automobiles for the delivery of goods and services for the duration of the crisis. The OIR Commissioner issued a [consumer press release](#) regarding travel insurance but has not yet issued an informational letter to travel insurers. The governor activated the [Emergency Business Damage Assessment Survey](#) to assess the impact of COVID-19 on the state's local business operations. DFS allows [insurance customer representatives](#) to work from home during the crisis. The DWC issued a [notice](#) reminding workers compensation insurers and patients that telehealth and telemedicine services is permitted and setting forth the requirements for appropriate billing and coding. [CFO Directive 20-07](#) suspends the examination requirement for otherwise qualified applicants for insurance agent licensure.

Georgia extended the [public state of emergency](#) resulting from the COVID-19 emergency until May 13, 2020. The governor has directed almost all state employees to work from home. [Executive Order 40.30.20.01](#) extends the state of emergency due to COVID-19 and the shelter in place order for the elderly and "medically fragile" until June 12. An [Executive Order](#), issued March 23, limits the number of people allowed to gather in one place. [Executive Order 04.09.20.1](#) allows signatures and notarizations which require the presence of the principal to be done electronically. [Bulletin 20-EX-7](#) eases restrictions meant to deal with the COVID-19 Crisis. [Bulletin 20-EX-06](#) extends the waiving of in-person continuing education requirements for licensed agents through May 31. [Bulletin 20-EX-4](#) urges counties and municipalities to consider insurance an essential business service. [Directive 20-EX-5](#) orders certain steps to be taken by insurers in order to deal with the COVID-19 pandemic, including an direction of non-cancellation for commercial policies that include business interruption or business income coverage for the next 60 days. The Office of Insurance created an [expedited approval process](#) for insurers and brokers wanting to offer Business Interruption coverage. The BWC announced that hearings scheduled for the period March 16 through April 13 will be postponed. A BWC [order](#) extended deadlines for all workers' compensation claims through April 13. The Office also waived Continuing Education requirements for agents through April 30. The assembly adjourned its regular session March 13 for an unspecified amount of time, though a Special Session convened March 16 to grant the governor the authority to declare a Public Health State of Emergency. The Supreme Court issued an amended order declaring a judicial emergency from March 14 to April 13. The Order notes that courts remain open to deal with essential functions but court proceedings should be held via videoconferencing if possible. The Order also tolls any deadlines, time schedules, or filing requirements, including statutes of limitations.

Hawaii declared a [Disaster Emergency Relief Period](#) from March 4 through April 29. [Memorandum 2020-31](#) encourages admitted and nonadmitted insurers to work with policyholders, both individuals and businesses, to ensure that coverages continue and policies do not lapse. [Memorandum 2020-4A](#), addressed to all admitted and non-admitted insurers, provides instructions and guidance for insurer responses, including extending grace periods for premium payments, allowing self-auditing and self-reporting, and possible reduction in premium. [Executive Order 20-05](#) provides that health care facilities, professionals, and volunteers that in good faith comply completely with all state and federal orders regarding COVID-19 are immune from civil liability.

Idaho proclaimed a [State of Emergency](#) March 13. The "[Stay Healthy Order](#)" is effective May 1 until rescinded. Sheriffs are closing or limiting drivers license offices. The DMV is giving a 90 days waiver on expired licenses. The DOI published [FAQs](#) regarding business interruption. [Bulletin 20-09](#) notifies workers compensation carriers that the DOI has accepted the NCCI's filing. [Bulletin No. 20-08](#) advises insurance companies on business interruption coverage. [Bulletin No. 20-06](#) advises insurance companies regarding flexibility the Department is offering to maintain compliance with regulatory requirements. [Bulletin No. 20-05](#) addresses extensions of grace period for premium payments, extensions of proof of loss deadlines, allowing self-audits, and expanding auto coverage for insureds delivering food, medicine, or other essential services. The Bulletin also covers proposals that would reduce and/or refund policyholder premium. [Bulletin 20-04](#) allows applicants for producer licenses to obtain a provisional producer license

Illinois declared the state a [Disaster Area](#) effective March 9 for 30 days. The governor issued a "stay-at-home" order effective March 21 at 5:00 p.m. until April 7; insurance services are specifically excluded. [Executive Order 2020-29](#) suspends certain requirements necessary to maintain or obtain a professional insurance license. [Company Bulletin 2020-10](#) informs insurers that the \$200 per day CGAD filing late fee is waived until August 1. [Company Bulletin 2020-09](#) requests that all licensed or authorized insurers immediately consider implementing protective measures such as imposing a moratorium on cancellations and nonrenewals. [Company Bulletin 2020-12](#) asked that insurers maintain those

protections through May 29. The DOI issued [Company Bulletin 2020-2](#), which requires a policy of travel insurance that covers the risks sickness, accident, or death incident to travel to cover COVID 19, known as the coronavirus, unless the policy contains an applicable exception for that particular coverage. The WCC withdrew the [emergency rule](#) providing that first responders and front line workers exposed to COVID-19 during the State of Emergency, are presumed to have been so exposed in the course of their employment. The Secretary of State's office is closed through March 31, although online access will remain available to all lobbyists and authorized agents. Statutorily required deadlines are extended for 30 days. [House Bill 2455](#), which contains the workers compensation COVID-19 presumption legislation, passed the Legislature on May 22 and will soon be transmitted to the governor for his anticipated signature into law. [Senate Bill 2135](#) passed the Legislature on May 23 and creates a task force on business interruption insurance policies.

Indiana declared a [Public Health Emergency](#) effective March 9 for 30 days, unless extended. [Executive Order 20-09](#) closes all state government buildings to the public and extends certain occupational and drivers licenses. [Executive Order 20-18](#) replaces Executive Order 20-08, a previous stay-at-home order, advising insurance professionals to conduct business virtually or by telephone unless the lack of an in-person encounter will have a significant adverse impact on a client. [Executive Order 20-15](#) makes electronic and remote notarial public rules authorized by Senate Bill 372 (2018) effective on March 31. [Bulletin 253](#) requests medical malpractice insurers extend coverage for temporary healthcare facilities. [Bulletin 252](#) asks insurers to institute a moratorium on cancellations and nonrenewals for nonpayment for 60 days, extended by [Bulletin 254](#) to May 31. The DOI is implementing a 60-day grace period relating to renewals and cancellations for all licensees, certificate holders, and registrants, and to premium tax filings. The DOI issued a [notice](#) warning insurance companies not to cancel liability insurance coverage for childcare facilities and businesses that remain open and provide meals to the community without filing an endorsement change in the terms of the policy with the DOI.

Iowa proclaimed a [State of Disaster Emergency](#) effective March 9 and expiring April 7, unless terminated or extended. Insurance is not listed in the [emergency proclamation](#) that lists nonessential businesses that should close. [Bulletin 20-07](#) authorizes the issuance of temporary licenses to applicants seeking an insurance producer license. Per [Bulletin 20-03](#), many of the IID team members are working remotely, however, all consumer protection, financial regulation, product review, and licensing operations are functional. Insurers were advised to contact the IID if they needed assistance implementing their business contingency plans. A [Proclamation of Disaster Emergency](#) suspends continuing education rules and requirements for insurance licensees and relaxes expiration dates. The emergency will continue until April 16. [Proclamation of Disaster Emergency](#) that temporarily suspends the requirements for an insurer to obtain a salvage title within 30 days of vehicle title assignment. The Proclamation, signed on March 26, is set to expire on April 16. The [legislative session](#) is suspended for a minimum of 30 days.

Kansas declared a [State of Disaster Emergency](#) effective March 12, and [extended](#) until May 21. EO 20-28 provides some clarity as Kansas transitions from a "stay at home" phase to Phase 1 of reopening. The Stay at Home order expired May 3. [Executive Order 20-15](#) supersedes and overrides any local "stay home" or similar order that fails to exempt the Kansas Essential Function Framework essential functions. [Executive Order No. 20-19](#) gives licensees more time to renew their licenses, pay fees, and complete continuing education requirements. [Executive Order No. 20-20](#) authorizes notaries public to notarize legal documents using two-way audio-visual communications and to keep its electronic transactions laws in effect. [Executive Order No. 20-26](#) extends civil liability immunity to healthcare providers who provide care to patients during the COVID-19 pandemic. A [FAQ document](#) (since [revised](#), [revised](#) and [revised](#) again) provides guidance to consumers and insurers on one-time premium refunds; deduction in WC premiums due to payroll reductions; coverage issues, grace periods, DOI operations, licensing, testing, fingerprinting, and continuing education requirements, and compliance with the unfair claims settlement practices laws and regulations. Pearson Vue professional centers in Colorado, Iowa, Missouri, Nebraska, and Oklahoma will be administering Kansas insurance producer exams, effective April 28. The Insurance Department is [implementing alternative working arrangements](#) for its employees, which may result in a delay in processing times for matters requiring KID approval. KID is currently not suspending its unfair acts and claims settlement requirements. The Supreme Court ordered all jury trials scheduled to begin after March 18 to be continued. Ongoing jury trials may continue to conclusion at judge's discretion. Other than jury trials, all courts and offices are restricted to emergency operations. Court personnel may work remotely. Only criminal statute of limitations and deadlines are affected.

Kentucky declared a [State of Emergency](#) effective March 6. [Executive Order 2020-277](#) entitles specified workers removed from work by a physician due to occupational exposure to COVID-19 to receive

temporary total disability payments. The DOI issued a [notice](#) informing individuals with soon-to-expire applications for licensing examinations that they may request an extension. The DOI issued [guidance](#) which announces its intention to enforce a limited waiver of vacancy clauses in commercial insurance policies. The DOI issued [guidance](#) outlining the activities which will not be regarded as unfair trade practices or methods of competition. Further [guidance](#) specified that a refund of local government premium taxes is unwarranted. The Dept. of Workers' Claims [clarified](#) the Order. [Bulletin 2020-02](#) covers various regulatory compliance topics including regulatory filings. The DOI [extended](#) the deadline for insurers who have reinsurance agreements for mine subsidence to submit the premium for the first quarter from May 15 to August 15. The DOI issued a [notice](#) declaring insurance as an essential business that can stay open. The DOI issued [guidance](#) stating that, for the purposes of Executive Order 2020-257, insurance is considered a life-sustaining businesses to and may stay open during the COVID-19 crisis. The DOI issued [guidance](#) stating that insurers may not deny a claim under a personal automobile insurance policy solely because the insured was engaged in delivery services. The DOI [extends](#) by two months the continuing education completion and submission requirement for March and April licensees and suspends insurance producer licensing examinations. Gov. Beshear [announced](#) effective immediately that [Kentucky Employers' Mutual Insurance](#) (KEMI) will provide wage replacement benefits for first responders and medical personnel who have been quarantined for COVID-19. [Administrative Order 2020-001](#), which specifies that during the COVID-19 crisis and for the adjustment of workers' compensation claims, any document or form may be signed electronically. The notarization requirement for a claimant's signature on Form 109, Attorney Fee Election, is suspended. The governor also ordered that state meetings take place by teleconference. The legislature cancelled sessions for Friday, March 13, and Monday, March 17, and plans to resume Tuesday, March 18. The Supreme Court issued an order cancelling most in-person appearances. Judges are encouraged to use telephonic or video technology for meetings. All civil trials and hearings are postponed. Attorneys are encouraged to use e-filings. The Order covers the period March 16 to April 10. [House Bill 356](#) authorizes the Chief Justice of Kentucky to extend any administrative actions deadlines, and statutory timelines and statutes of limitations for court filings and proceedings.

Louisiana declared a [Public Health Emergency](#) in effect from March 11 through April 9, unless terminated. [Proclamation Number 33 JBE 2020](#) provides guidance for businesses that remain open. The LDI [encourages](#) commercial automobile insurers to do a three-month review of the claims history of their policyholders to determine whether a premium refund would be appropriate. [Emergency Rule 43](#) authorizes the issuance of temporary adjuster licenses. The LDI rescinded [Emergency Rule 42](#), which had extended the tax filing deadlines for quarterly tax statements and surplus lines tax reports until July 15. The LDI amended [Emergency Rule 40](#), clarifying the rates that insurers must use when renewing policies during the COVID-19 emergency and the elimination of all provisions pertaining to premium financing arrangements. The Rule expires on May 12. [Emergency Rule 39](#) establishes a process where commercial lines policyholders with auditable exposures can demand a mid-term self-audit. [Emergency Rule 38](#) provides for the temporary licensing of insurance producers through May 15. [Bulletin 2020-01](#) extends the temporary licensure of applicants seeking an insurance producer license through May 30. An [emergency rule](#) temporarily adds new CPT codes for providers rendering telehealth/telemedicine care.

Maine's governor issued a Proclamation of Insurance Emergency on March 12. [Executive Order 28](#) directs all persons living in Maine to stay at their homes beginning April 2; insurance is exempt. An [Executive Order](#) establishes quarantine restrictions on travelers arriving in Maine but excludes essential services, including insurance. A [four-stage plan](#) calls for the gradual reopening of the state and a lessening of various restrictions. The legislature, which ended its session abruptly in mid-March, has not announced a return time. [Bulletin 448](#) is directed to insurers that use credit information in underwriting or rating personal insurance policies. [Bulletin 447](#) provides for regulatory filing deadlines and provides guidance on signature requirements and on-site examinations. [Bulletin 445](#) allows for temporary licenses for insurance producers. [Bulletin 444](#) provides the industry with guidance related to property and casualty insurance premium refunds during the coronavirus pandemic. [Bulletin 443](#) expressed concern about insurer activity that constitutes violations of Maine's Trade Practices and Frauds Law, including using COVID-19 as a reason to attempt to narrow or cancel the coverage of a policy already in effect. The Bureau issued [Bulletin 442](#) and an Insurance Emergency Response Order. The bulletin reminds insurers that enterprises of all kinds must be prepared to cope with absence or incapacity of employees, disruptions in transportation, and a range of other shortages and delays. Further, all insurance carriers must have effective business continuity plans in place, and be prepared to implement them. Insurers were asked to make every effort to expedite claims approvals and payments and other essential customer service function and must make all reasonable accommodations for late payments and other problems that are beyond the consumer's control. Travel insurers were reminded that policies must provide full coverage for all covered risks arising out of COVID-19 exposure and infection, subject only to

such lawful exclusions as are clearly stated in the policy and agreed to between the insurer and the insured. The WCB **announced** new Nature and Cause of Injury Codes.

Maryland declared a **State of Emergency** effective March 5. The Governor has **ordered** non-essential businesses to close to the general public by 5 p.m. on March 23. **Order 20-05-13-01** eased some restrictions on non-essential businesses. **Order 20-03-30-04** authorizes remote notarizations. **Order 20-04-20-01** authorizes the creation of alternate care sites and provides immunity for the health care providers and volunteers at these alternate care sites who act in good faith and under the catastrophic health emergency proclamation. Insurance companies are considered an essential business and are exempt from the closure order. The MIA issued an **advisory** reminding insurers they must file their rate relief measures with the MIA. The **MIA has asked insurers** for information regarding their pandemic responsiveness. State employees are expected to telecommute. **Bulletin No. 20-09** requested insurers that issue travel insurance during the coronavirus emergency provide an option for consumers to purchase a Cancel For Any Reason waiver, or to otherwise offer an option to purchase trip cancellation coverage that will reimburse non-refundable costs if the trip is cancelled due to COVID-19. **Bulletin 20-10** encourages insurers to make reasonable accommodations so that individuals and businesses do not lose coverage due to non-payment of premium. **Bulletin 20-12** encourages all Property & Casualty insurers to consider making rate filings that provide temporary relief to insureds during this emergency. The MIA **postponed** hearings occurring on or before April 1. **Bulletin 20-14** addresses the treatment of premium receivable assets over 90 days past due. The MIA posted its **webinar**: COVID-19 and Maryland Licensed Insurance Professionals: What You Need to Know. **Bulletin 20-15** encourages issuers of private passenger automobile policies to waive exclusions for an insured's commercial use of their vehicle. The MIA issued **guidance** regarding producer licensing. The MIA issued a **press release** stating that PSI, the vendor that conducts professional insurance licensing tests, will begin opening test centers in Maryland on May 1. **Bulletin 20-17** seeks the cooperation of insurers with regards to certain claim deadlines contained in their insurance policies. **Bulletin 20-18** addresses the need to surrender license plates if vehicles idled during COVID-19 are dropped from coverage. The bulletin provides that, rather than surrender license plates, owners of multiple vehicles, including commercial fleets, may instead simply provide a list of idled vehicles to their insurer. **Bulletin 20-19** states that the due date for the payment of quarterly estimated premium taxes is still April 15, but that the Commissioner will consider waiving penalties and interest for late payment through June 1 if an insurer is unable to make timely payment. **Bulletin 20-20** discusses effect of the COVID-19 crisis on commercial insurance, specifically regarding policies rated using estimated payroll/revenue; short-rate penalty provisions; use of credit for underwriting; and, treatment of COVID-19 claim inquiries. Commissioner Redmer **issued a statement** that the MIA is closely monitoring business insurance issues related to COVID-19 and will open investigations into virus-related insurance issues as needed. The MVA **instructed** auto insurance companies to hold off on uploading their book-of-business in early May as previously requested. Assembly leaders **announced** that the General Assembly will not convene for a special session in May. The State House will be closed to public access and will only be accessible to those persons with a State-issued badge. State Attorney General's Office will accept service of process by email. An **Administrative Order** tolls the statutes of limitations effective March 16, 2020, by the number of days that the courts are closed to the public due to the COVID-19 emergency. An **administrative order** extends closes state courts to the public until May 1. **Federal civil and criminal jury trials** are suspended until April 24, 2020, while state civil and criminal jury trials are suspended from March 16 to April 3. The General Assembly plans to adjourn Wednesday, March 18, after passing the budget and other "critical" bills, with a potential special session in May.

Massachusetts declared a **State of Emergency** effective March 10. **COVID-19 Order No. 21** extends the closing of non-essential businesses; insurance remains exempt as an essential business. **COVID-19 Order No. 3**, effective at noon March 24, directs non-essential businesses to cease operation, while deeming insurance as essential and therefore exempt, now **extended** through May 18. The governor issued another **order** stating that government boards may meet without a quorum of members present and without affording public access to the physical meeting location, effective immediately. Some state agencies are requiring employees to telecommute. **Filing Guidance Notice 2020-B** provides guidance to carriers implementing COVID-19 refunds or premium credits. **Bulletin 2020-17** urges insurers to provide flexibility regarding vacancy clauses. The administration will work to expand alternative work arrangements for the executive branch workforce. **Bulletin 2020-14** allows the issuance of temporary individual insurance producer licenses. **Bulletin 2020-12** to notify producers and other holders of individual licenses of Division processes. **Bulletin 2020-11** notifies insurers that the Division will be flexible with insurers regarding regulatory filings. **Bulletin 20-05** advises insurers to provide employers and individuals with as much flexibility as is reasonably possible to maintain their existing coverage despite difficulties making

timely payment of premiums. The RMV implemented a [60-day extension](#) to vehicle inspections expiring in March and April. [Advisory Ruling 2020-01](#) temporarily increases the damage threshold above which “personal inspection” of motor vehicle damage is required from \$1500 to \$3000. The governor issued an [order](#) to authorize the Registrar of Motor Vehicles to extend the expiration date of licenses, registration certificates, and titles that will expire between March 1 and April 30. Motor vehicle safety and emissions inspections may be waived as well. The AG issued two press release announcing her office has written the Insurance Commissioner urging actions to reduce [workers’ compensation premiums](#) and [commercial auto rates](#).

The House and Senate met in [informal sessions](#). The Senate passed Senate Bill 2645 that would authorize the use of virtual notarization services; the bill now goes before the House. The Senate admitted SD 2888, the retroactive business interruption coverage bill; the measure was assigned to the Joint Financial Services, and the House needs to concur in this action. The Supreme Judicial Court issued an [order](#) that tolled all statutes of limitations through April 2. Unless otherwise ordered by the applicable court, all deadlines set forth in statutes or court rules, standing orders, or guidelines that would otherwise expire before April 21, are extended to that date. The Order also provides that most trials scheduled to commence between now and April 17 will be continued. [Senate Bill 2640](#) provides liability protections for health care workers and facilities during the COVID-19 crisis.

The **Michigan** Governor issued [Executive Order 2020-21](#), which restricts business operations but with an exemption for insurance. The order is effective March 24 through April 13. [Executive Order No. 2020-41](#) encourages the use of electronic signatures and remote notarization, witnessing, and visitation. [Executive Order 2020-78](#) extends until July 31 the validity of drivers licenses and vehicle registrations normally set to expire between Feb. 1 and June 30. Auto insurers must not take adverse actions on policyholders because of those expirations. [Bulletin 2020-18-INS](#) provides guidelines for auto insurers planning to issue refunds or premium waivers to their customers as a result of the COVID-19 pandemic. [Bulletin 2020-17-INS](#) allows insurers to request a 30 day or 60 day delay in submitting certain regulatory filings. [Bulletin 2020-16-INS](#) advises insurers to consider flexibility to help insureds avoid additional financial consequences as a result of their inability to pay insurance premiums or file claims on time. [Bulletin 2020-20-INS](#), which superseded Bulletin 2020-15-INS, provides for temporary producer licenses for applicants who meet certain requirements. [Bulletin 2020-12-INS](#) provides guidelines for insurance operations. The DIFS issued a press release stating that staff has the capability and is committed to continued review of SERFF filings, even as some of our staff are working remotely over the next 60 days. Communications related to filings should continue through SERFF. Non-SERFF filing related questions should be sent to DIFS-OIRF@michigan.gov. Insurers should continue to monitor the DIFS website at www.michigan.gov/difs. [Bulletin 2020-08-INS](#), encourages insurers to use maximum flexibility in rescheduling meetings or allowing alternatives to in-person policyholder or stockholder meetings. Department of Labor and Economic Opportunity issued an [emergency rule](#) specifying that a first responder who is diagnosed with COVID-19 is considered to have a compensable workers’ compensation claim. The legislature introduced two new bills, [Senate Bill 906](#), which would presume coverage for first responder’s contraction of COVID-19, and [House Bill 5758](#), which would presume coverage for first responders during an emergency declaration.

Minnesota declared a [Peacetime Emergency](#) effective March 13. The governor issued a [stay-at-home order](#). The Commerce Department issued a [press release](#) urging property and casualty insurers to provide relief to policyholders including, but are not limited to, waiving or discounting premiums, reviewing eligibility criteria for discounts, and expanding coverage or waiving exclusions to accommodate changes in business operations such as delivery-based sale of food or other essentials. [HF 4531](#) authorizes the Commissioner of Commerce to waive deadlines for licenses and allows for delayed submission of authorized fingerprints. [House Bill 4537](#) creates a rebuttable presumption that first responders and certain related employees who contract COVID-19 have an occupational disease brought on by their employment, effective April 8. The Insurance companies are considered critical and are exempt from the order. The Commerce Department is requiring insurers to [provide information](#) on company actions to-date relative to the COVID-19 emergency. The information was due no later than March 31. Some [legislative language](#) appears restricted to first responders and health care workers (many of whom are already permitted to recover for infectious and contagious diseases); an employer or insurer is permitted to rebut claims that the disease was employment related. The Executive Order urged the House and Senate to quickly put together a response package. A Commerce Department [notice](#) offers insurers flexibility on regulatory filings and examinations. The Legislature [adjourned](#) May 17 and is expected to reconvene in a special session on June 12 to address unfinished work for the year.

Mississippi declared a [State of Emergency](#) on March 14. [Executive Order 1466](#), effective April 3 through April 20, which invokes a stay at home order for all citizens of Mississippi; insurers are exempt. [Executive](#)

Order 1463 limits the allowed number of people in a social gathering to 10. Essential services including insurance may continue to operate. This order is effective until April 17. **Executive Order 1467** allows notaries to perform notarizations for a principal not in the physical presence of the notary. **Executive Order 1471** exempts healthcare facilities and professionals from civil liability for any injury or death alleged to have been sustained because of the healthcare professional or facility's acts or omissions while providing healthcare services in support of Mississippi's COVID-19 response. **Bulletin 2020-07** provides guidance for companies wishing to renew licenses and registrations, pay applicable fees, or make required filings pursuant to the annual statement filing requirements in a timely fashion. **Bulletin 2020-5** instructs certain producers and adjusters to contact the Department for an extension on continuing education requirements. **Bulletin 2020-3**, as amended, to issue a 60-day moratorium on the cancellation and non-renewal of policies for the nonpayment of premium effective March 24. The DOI clarified Bulletin 2020-3 in a **questions and answers document**. The Dep't of Banking and Consumer Finance issued **Interim Guidance** directing all premium finance companies to comply with Bulletin 2020-3. **Bulletin 2020-2** encourages insurers to allow mid-term audits, self-audits or other adjustment to rating bases thereby reducing the associated premium and more accurately reflecting annual exposure projections. The legislature is suspended until at least April 1. The DOI **closed** their physical offices and advised urgent issues be addressed by phone call. A **bulletin** temporarily expands 2019 medical Fee Schedule rules for telemedicine services until June 30. The WCC is **closed** through May 15; settlements must be mailed in or filed through ATOS. WCC Hearings will be conducted telephonically as much as possible. The WCC **expanded** the scope of telemedicine coverage during the COVID-19 emergency. The DOI has issued a **press release** on coverage, including coverage of travel insurance. The Legislature **reconvened** on May 26.

Missouri declared a **State of Emergency**, effective March 13 through May 15, unless extended. A "stay-at-home" **order** effective April 6, exempts insurance. **Executive Order No. 20-08** authorizes remote electronic notarization of legal documents. **FAQs** emphasize that compliance with Bulletin 20-05 is voluntary, though the DCI strongly encourages insurers to comply. The DCI would like the information mandated by the Bulletin by April 10. The Department of Commerce and Insurance issued **Insurance Bulletin 20-05** to encourage insurers, including surplus lines insurers, to provide grace periods to policyholders, extended by **Insurance Bulletin 20-10** to June 15. APCA **learned** that the time frame to commence cancellations can vary based on the line of insurance and does not have to be the June 15 extension date. **Insurance Bulletin 20-06** notified insurers, including surplus lines insurers, of the process for filings. The Department also requires insurers to provide information about the steps they will take in response to the Bulletin and how they will service the needs of policyholders. **Insurance Bulletin 20-08** advises commercial and personal lines insurers to timely file any COVID-19-related premium relief plans on a use and file basis, which the DCI will expedite review of. **Insurance Bulletin 20-09** authorizes the issuance of temporary resident insurance producer licenses. Spring Break is already scheduled for week of March 23. The Supreme Court determined that until April 3, the courts are open for essential business only. Oral arguments scheduled for April will not be held in-person. Emergency rule **8 MO ADC 50-5.005** creates a retroactive presumption that first responders, such as law enforcement officers, firefighters, or emergency medical technicians, with COVID-19 were infected during their employment.

Montana declared a **State of Emergency** effective March 12. **Executive Orders 2-2020 and 3-2020** closed non-essential businesses. Insurance is considered an essential business and is thus exempt. These Executive Orders are effective March 28 until April 10. The Insurance Commissioner sent a **letter** to the insurance industry recommending flexibility with premium payments and expediting/expanding automobile coverage to cover personal vehicles while delivering food, medicine, or other essential provisions for commercial purposes during the COVID-19 crisis. An **informational bulletin** provides filing requirements for insurers who have issued, or are considering issuing, COVID-19 related refunds, discounts or credits; rate filings are required, forms filing is not.

Nebraska declared a **State of Emergency** on March 13. A DOI **notice** offers flexibility on compliance with regulatory requirements, including regulatory filings, electronic filings and electronic signatures, in-person shareholder or policyholder meetings, and on-site examinations. A DOI **notice** allows insurers to relax certain requirements such as notice of loss, premium payment provisions, and cancellation and non-renewal timeframes. A DOI **notice** announces the DOI will be issuing temporary resident insurance producer licenses until Prometric testing becomes available. Some sites **opened** May 1. **Remotely-proctored insurance exams** are now available. **Executive Order 20-05** suspends the expiration dates for motor vehicle titles, registration, licenses, and permits, effective March 19 until 30 days after the lifting of the declaration of the COVID-19 state of emergency. The Senate Speaker **announced** that the Legislature would reconvene on July 20, with a scheduled adjournment date of Aug. 13.

Nevada has issued [Directive 003](#) closing all nonessential businesses. There are exceptions for the business of insurance as long as insurers comply with certain rules. The directive was issued March 20, and is effective until April 16. A stay-at-home [order](#) is effective through April 30; insurance remains exempt. The DOI issued [guidance](#) requesting workers compensation insurers take certain steps to accommodate insureds affected by the COVID-19 crisis including self-audits, self-reporting, and virtual audits. The DOI issued [guidance](#) to personal auto insurers that all methods of consumer assistance impacting insureds must be filed. The DOI issued a [statement](#) encouraging insurers to grant policyholders affected by the COVID-19 crisis some leeway as far meeting various deadlines including those related to premium payments and claims handling. Nearly [all public meetings scheduled](#) in the Legislature building have been cancelled for the rest of March. The governor has determined that non-essential services should close. Financial institutions are listed as essential services. The Nevada Health Response Center recommends that businesses such as insurance services have employees work remotely or telecommute. The Division of Insurance has [closed](#) its Carson City and Las Vegas offices to the public, and most staff are working remotely.

The **New Hampshire** General Court has suspended all legislative activities through April 10. The governor issued [Executive Order 2020-04](#), a stay home order for non-essential businesses and workplaces effective 11:59 p.m. March 27, and [extended](#) until May 31. [Emergency Order #35](#) temporarily waives the 28-day separation period before a retired public employee can return to work on a part-time basis. Insurance is an essential service. [Bulletin Docket No. 20-019-AB](#) provided guidance on audit requirements during the COVID-19 crisis. [Bulletin Docket No. 20-021-AB](#) provides the steps insurers must take in regards to Title 37 mandated signature requirements. [Bulletin 20-022-AB](#) provides guidance regarding financial regulation filing requirements through May 31. [Bulletin 20-023-AB](#) provides a two-month extension on producer license renewals. [Bulletin 20-025-AB](#) requires auto insurers who choose to provide temporary relief in the form of payback or credit programs to insureds to file such programs with the NHID. [Bulletin No. 20-26-AB](#) adjusts regulatory deadlines and requirements. [Bulletin 20-030-AB](#) provides additional filing guidance in light of the COVID-19 pandemic, which has altered insurers' assumptions about risks in various property and casualty lines. [Bulletin Ins. 20-034-AB](#) provides a one-month extension of insurance producer license renewal deadlines for all renewals originally due by May 31. [Emergency Order #36](#) creates a prima facie presumption that a first responder's COVID-19 exposure and infection are occupationally related.

New Jersey declared a [State of Emergency](#) effective March 9, having created a [Coronavirus Task Force](#) on Feb. 3. The governor issued a "[stay-at-home](#)" [order](#) effective March 21 at 9:00 p.m. Non-essential retail businesses are ordered closed. The retail functions of banks and other financial institutions have been deemed essential. APCA believes this applies to insurance and is working to confirm the details. [Executive Order 112](#) authorizes the Department of Law and Public Safety, Division of Consumer Affairs to facilitate the temporary reactivation of healthcare professionals' licenses and provides immunity for healthcare facilities acting in support of the COVID-19 response. [Executive Order No. 123](#) establishes a 90-day grace period during which property casualty insurers and premium finance companies may not cancel policies for nonpayment and must pay claims without regard to prior nonpayment of premium by the policyholder. In response the Department of Banking and Insurance issued [Bulletin 20-15](#) and [Bulletin 20-17](#). DOBI issued a set of [FAQs](#) about Bulletin 20-17. [Bulletin 20-22](#) and [Order No. A20-03](#) require insurers to reduce premiums and to submit data biweekly and monthly. [Bulletin 20-20](#) regards the extension of insurance producer license terms and waiver of independent monitor for continuing education courses, and [Bulletin 20-21](#) regards temporary insurance producer licenses. [Bulletin 20-19](#) regards the use of telemedicine and telehealth and provides guidance to all automobile insurers that provide medical expense benefits under PIP. [Bulletin 20-04](#) asks insurers to consider payment plans to prevent policy cancellations or nonrenewals and consider extending time frames to complete inspections and undergo medical exams. The legislature will not allow members of the public at meetings and will not be taking oral testimony on any bills. The public is encouraged to submit written testimony electronically, which will be included in the record. [Manual Amendment Bulletin #496](#) relaxed rules on schedule rating for workers compensation policies. [Assembly Bill 3903](#) allows remote notarial acts. [Assembly Bill 3901](#) permits the Director of the Division of Consumer Affairs to reactivate inactive or retiree licenses during the current state of emergency and public health emergency.

New Mexico declared a [State of Public Health Emergency](#) effective March 11. A Public Health [Emergency Order](#) closes all businesses except for essential businesses. Insurance providers are considered exempt. The Order is effective on March 24 and is [extended](#) until April 30. [Executive Order 2020-025](#) adopts a presumption that state employees are eligible for workers' compensation coverage if they

contract COVID-19 within two weeks of caring for a COVID-19 patient or working in a facility that houses or provides care to these patients. The governor encourages local government employers and insurers to adopt the workers' compensation presumption of coverage. The OSI released a [communication](#) to advise insurers on how to properly use a consumer's credit information. [Order 20-00025-COMP-PC](#) gives commercial and personal automobile insurers until May 12 to determine whether they need to adjust the premium rates of policyholders due to reduced automobile usage. The OSI issued a [notice](#) providing clarification on how commercial and personal automobile insurers are to apply refunds or credits to policyholders who need premium adjustments due to reduced automobile usage. The Insurance Supervisor [responded](#) to a joint trades letter that the only prohibition in the order was on a credit that is tied to a policy renewal. [Bulletin 2020-011](#) encourages mid-term premium audits of commercial policies that need to be adjusted. [Bulletin 2020-010](#) advises insurers to designate at least one regulatory compliance/government relations contact to receive directives on regulatory matters. The OSI issued [Bulletin 2020-006](#) to ask admitted and non-admitted insurance companies to refrain from cancelling or non-renewing policies of individuals and businesses negatively affected by the COVID-19 emergency due to the non-payment of premiums. The DMV issued an automatic 90-days extension for expiring drivers' licenses, vehicle registrations and other DMV documents. Applies to expiration date of March 16 — April 30. Motorists are encouraged to use DMV's online services.

New York declared a [Disaster Emergency](#) effective from March 7 through April 6. [Executive Order No. 202.8](#), among other things, tolls the statute of limitations until April 19, 2020. The Executive Order also tolls the expiration of drivers' licenses and registrations, while requiring all transactions with the DMV to be online. [Executive Order 202.29](#) provides that the reviver window under the Child Victims Act is extended for five months until Jan. 14, 2021. [Senate Bill 7506-B/Assembly Bill 9506-B](#) gives health care facilities and professionals civil and criminal immunity for any harm alleged to have resulted from services provided to an individual with COVID-19 under conditions resulting from circumstances associated with the public health emergency, and is deemed to be in effect on March 7, 2020. [Executive Order 202.13](#) imposed a moratorium on insurers cancelling, nonrenewing, or conditionally renewing insurance policies for 60 days, extended by [Executive Order 202.28](#) until June 6. The DFS issued an [emergency regulation](#) to implement the moratorium. The DFS issued [guidance](#) for producers and [guidance](#) to insurers relative to the notice obligations contained in the emergency regulation implementing the grace period/moratorium. An [FAQ](#) page advises that the moratorium on cancellations/nonrenewals applies to excess line commercial fire insurance policies. [Circular Letter #9](#) temporarily suspends expiration of licenses and waives late fees. [Circular Letter #9](#) temporarily suspends expiration of licenses and waives late fees, extended by [supplement](#) to July 8. The DFS has issued a number of Circulars, including [Circular Letter 5](#), which requests all regulated entities provide information regarding their preparedness plans and to confirm that they are identifying, monitoring, and managing the financial risk, posed by COVID-19. The [due date](#) for responses to Circular Letter 5 is extended from April 9 to April 17. The DFS issued a [Section 308 letter](#) requiring insurers to provide certain information regarding commercial liability insurance it has written in New York and details relative to exclusions or conditions to coverage. Responses are due by May 21. The DFS requires responses no later than 30 days from the date of the letter (estimated to be April 10). [Circular Letter 4](#) addressed the DFS's position on CFAR benefits in the travel context and potential coverage for COVID-19 under travel insurance policies. The DFS issued two 308 letters requesting information on [business interruption](#) coverage and [travel insurance](#), with data due March 18. The DFS issued [an order](#) extending various deadlines for 45 days. Finally, [FAQs on business insurance](#) were posted. The WCB issued [a notice](#) about its response to the coronavirus. The DFS issued [Insurance Circular Letter No. 7 \(2020\)](#) on March 19 to urge regulated entities to, among other things, offer payment accommodations, work with consumers to avoid cancellations and nonrenewals, and increase resources for claims handling. The DFS relaxed [requirements](#) for filing or submitting hard copies and originals. The Governor issued [Executive Order 202.6](#), generally requiring businesses to use any telecommuting or work from home procedures, and specifically directing them to reduce the in-person workforce at any work location by 100% no later than March 20 at 8 p.m. Deputy Superintendent for Property Casualty, Stephen Doody, confirmed that insurance is included within "banks and related financial institutions" and is therefore exempt from the 100% restriction. The DFS issued [guidance](#) to the industry regarding cybersecurity awareness during the COVID-19 pandemic.

COVID-19-related claims are excluded from approved [amendments](#) to the Experience Rating Plan. Amendments to [12 NYCRR 325-1.8, 329-1.3, 329-4.2, 333.2 and 348.2](#) provides for telemedicine visits in some circumstances. The DFS issued an [FAQ](#) clarifying that the telemedicine emergency regulations also apply to No Fault. The WCB issued [guidance](#) on submitting medical bills and attached reports. A WCB [notice](#) announced updates to various processes that it has made in order to ensure timely continuity of programs within the workers' compensation system. A WCB [notice](#) announced that all Workers' Compensation, Disability and Paid

Family Leave benefits insurance carriers are directed to cease cancelling, non-renewing, or conditionally renewing any insurance policy issued to an individual or small business. The WCB extended the [formulary deadline](#) for prescription renewals to January 1, 2021. The WCB is suspending until further notice the requirement for [original handwritten signatures](#) on the specified forms which require the signatures of claimants, attorneys, payers and administrators. The WCB [announced](#) it is not requiring injured workers to demonstrate that they are attached to the labor market in order to maintain partial disability payments. [12 NYCRR 329-1.3\(d\)](#) allows reimbursement for COVID-19 testing when there is a claim for workers' compensation benefits due to workplace exposure to COVID-19.

North Carolina declared a [State of Emergency](#) effective March 10. [Executive Order 117](#) forbids gatherings of more than 50 people at one time. The Commissioner of Insurance has [issued a request](#) to the Governor that financial services, including insurance services, be deemed essential businesses and kept open during the COVID-19 response. The DOI issued a [notice](#) which states the DOI is unable to issue temporary licenses or add lines of authority to existing licenses and extends continuing education completion requirements. The DOI issued a [guide](#) for use by insurers wishing to file consumer benefits such as policyholder dividend, savings, or unabsorbed premium deposit. The DOI issued an [Advisory](#) on an option to pass along savings to auto insurance policyholders. [Bulletin 20-B-06](#) notifies insurers that the Insurance Commissioner has issued an order activating the state of disaster automatic stay of proof of loss requirements, and premium and debt deferrals. The DOI issued [FAQs](#) concerning Bulletin 20-B-06. The DOI issued a [press release](#) encouraging insurers to be economically flexible, including relaxing due dates for premium payments and extending grace periods, among other things. The governor has ordered most state employees to work from home. An [Extended Order](#) extends the order until May 27. The DOI issued revised answers to [FAQs](#) about the Order. The General Assembly [convened](#) its Short Session on April 28, with its immediate focus limited to COVID-19 legislation. [Senate Bill 704](#), eff. May 4, provides immunity from liability for certain healthcare facilities and businesses and provides guidelines for emergency video notarization.

North Dakota Insurance Department issued [Bulletin 2020-1](#) to address the responsibilities of insurers writing travelers or health care coverage concerning COVID-19 testing and treatment. [Bulletin 2020-8](#) urges insurers to provide flexibility and possibly relief from certain insurance requirements to policyholders. [Bulletin 2020-5](#) informs insurers that the Company Licensing and Examination Division is accepting all filings electronically. [Bulletin 2020-6](#) encourages all resident insurance producers to limit in-person contact with consumers. [Bulletin 2020-7](#) grants certain resident insurance producers and consultants a one-month extension in reporting completion of their CE requirements. [Bulletin 2020-9](#) notifies resident producers whose licenses expire on April 30 that the deadline for reporting fulfillment of CE requirements is extended to May 31. [Executive Order 2020-12](#) makes first responders and health care workers affected by COVID-19 either in quarantine or by testing positive eligible for workers compensation coverage.

Ohio declared a [State of Emergency](#) effective March 15. The Health Department Director issued a ["stay-at-home" order](#), requiring all residents to stay home unless engaged in "essential activities". Insurance is considered essential and is exempt. The ODI remains open with most employees telecommuting. The Department anticipates only minimal interruptions. The ODI issued [guidelines](#) for insurers wishing to provide premium relief. The ODI is reviewing what opportunities exist to provide flexibility when it comes to deadlines and/or to extend licenses, registrations and/or other government authorization. The ODI issued [Bulletin 2020-02](#), which informs travel insurers that unless a specific exclusion applicable to COVID-19 applies, a policy that covers sickness, accident, disability, or death occurring during travel must cover such risks applied to COVID-19 according to the terms of the policy. [Bulletin 2020-06](#) prohibits insurers from cancelling or nonrenewing an auto policy because an insured's drivers license has expired. [Bulletin 2020-07](#) notifies insurers they must provide insureds with at least a 60-day grace period to pay insurance premiums or submit information. The ODI provided [guidance](#) on Bulletin 2020-07, that insurers should provide policyholders *that are facing financial difficulty* with a 60 day grace period. [Bulletin 2020-08](#), which provides for the issue of temporary resident agent licenses without requiring examination or criminal records checks. [Bulletin 2020-09](#) allows insurers to apply for extensions on various filing deadlines. [House Bill 197](#) tolls specified limitation periods from March 9 until the period of emergency ends or July 30, 2020, whichever is sooner. The legislature remains in session for now, with a handful of committee meetings scheduled for next week.

Oklahoma declared an [Emergency](#) effective March 15. [Fourth Amended Executive Order 2020-07](#) shut down businesses not identified as being within the critical infrastructure sector by 11:59 p.m. on March 25. Insurance is within the critical infrastructure and exempt. Occupational licenses that expire during the emergency are extended and expire 14 days following the termination of the Order. [Seventh](#)

Amended Executive Order 2020-07 closes nonessential businesses, excluding the insurance industry, to remain closed to the public through April 30. The order also exempts insurance personnel entering Oklahoma from states where COVID-19 is prevalent from the state's quarantine requirements. **Bulletin No. PC 2020-03** allows policyholders and admitted insurers to conduct mid-term premium audits of commercial policies whose premiums need to be adjusted; Bulletin was **updated** to correct time insurers have to adjust premium. **Financial Regulation Bulletin No. 2020-02** notifies the industry about potential delays in the due dates of most financial filings from 30 to 60 days, provided the insurer requests an extension and satisfies certain financial condition requirements. Auto insurers have until Wednesday, April 15, to respond to a three-question **data call** about whether they plan to provide their policyholders with any premium reduction. The OID announced it will temporarily **waive** testing requirements for new licenses issued to producers and adjusters. **PC Bulletin No. 2020-01** was amended to require a grace period for nonpayment of premium by 45 days. Insurers must inform insureds of available benefits specifically related to business interruption insurance and make all necessary and useful information available on their websites. Carriers must suspend all claims reporting deadlines for the duration of the emergency and extend all policyholder rights or benefits related to deadlines until 90 days after the emergency ends. The Bulletin encourages insurers to expand medical professional liability coverage or relax the coverage limitations for physicians providing COVID-19 services in states other than their principal licensure state. **PC Bulletin No. 2020-01** was revised again to clarify that insureds must pay the premium after the grace period, or the policy is cancelled back to the original due date. The DOI issued a **special notice** to alert the industry that PROMETRIC will be reopening four out of five of the Oklahoma testing centers May 1. Because seating capacities at testing centers have been limited to 25 percent, the OID **plans** to continue issuing temporary insurance licenses. The OID is currently closed to the general public. **Amended Executive Order 2020-07** established a remote work policy for state employees, effective March 17 for 30 days. All occupational licenses that expire during the emergency will be extended for as long as the order is in effect. Licenses extended during the Order will expire 14 days after it is withdrawn or terminates. The WCC voted to **extend** its filing deadlines and procedures, including statutes of limitation, until May 15. A WCC **alert** set forth the process for approvals of joint petition settlements during the COVID-19 emergency. Commission dockets will be reset and case filing deadlines will be extended once the administrative hearing operations are reestablished. The WCC **announced** it will reopen its Oklahoma City office on March 30, while the Tulsa office remains closed to the public. All dockets, including those of the Administrative Law Judges and all Commission appeals, will be stricken until April 30. Parties may contact the assigned judge or Chief ALJ by telephone or email only. All deadlines and statutes of limitations are extended as well. The Supreme Court and the Court of Criminal Appeals issued a **First Emergency Joint Order** on March 16 which, among other things, extended civil statute of limitations 30 days. The Order also immediately cancelled all jury terms and suspends all deadlines and procedures for 30 days. **Senate Bill 300**, effective May 12, provides civil liability immunity to certain health care facilities or providers who provide care to COVID-19 patients during the pandemic. **Senate Bill 1947**, applying to claims arising on or after March 15, provides civil liability immunity to designers, donors, and users of personal protective equipment, such as health care providers and first responders. **Senate Bill 1946**, effective May 21, provides civil liability immunity to a person or his/her agent who has been sued for exposure or potential exposure to COVID-19.

Oregon issued a **Declaration of Emergency** on March 8, effective for 60 days unless extended or terminated. **Executive Order No. 20-12** orders Oregon residents to "stay at home" in their place of residency and closes non-essential businesses. Exceptions are made for essential businesses and operations, which includes insurance. This Executive Order becomes effective March 23, and will remain in effect until terminated by the Governor. **Bulletin No. DRF 2020-11** addresses filing requirements to auto insurers who want to provide lower rates, midterm payments, and temporary coverage for deliveries to policyholders due to the COVID-19 public health emergency. **Bulletin No. 2020-10** regards payments to employees of businesses closed due to pandemics to be excluded from workers' compensation premium basis. **Bulletin No. DFR 2020-9** requires workers compensation insurers to re-rate businesses that have changed operations and allows for the suspension of field audits. The DFR issued an **emergency order** amending requirements for mandatory grace periods, suspension of cancellations and nonrenewals, and extensions of deadlines for reporting claims. The DFR issued **FAQs** related to that Order. A DFR **Memorandum** prohibits admitted and nonadmitted insurers from cancelling or nonrenewing a child care provider's liability insurance for an increase in hazard when the provider is abiding by the requirements set forth in Executive Order 20-12. A **memorandum** asks insurers to refrain from using the expiration of policyholders' driver licenses or vehicle registrations to change a driver eligibility for an insurance discount; decrease the ability for driver's and business's to secure and maintain auto insurance; and change the rates charged to any driver or business. The WCD amended **OAR 436-009-0040** to increase the maximum allowable payments for telephonic and digital evaluation management services, effective March 25 to March 31A

WCD [Industry Notice](#) encourages claims processors to clearly document delays resulting from the COVID-19 issue and encourages the use of telehealth and telemedicine between workers and their providers, including for temporary disability authorizations. The statistical plan was [updated](#) to include the most recent COVID-19 related revisions NCCI. The Legislature will return for a [special session](#) once they have an emergency coronavirus response package.

Pennsylvania declared a [Disaster Emergency](#) on March 6. The Governor has [ordered](#) the closure of all non-life sustaining businesses, effective March 19 at 8:00 p.m. Insurance services were initially excluded from the list of life sustaining businesses, but was later added. An [executive order](#) provides health care practitioners protection against civil liability for good faith actions. [Senate Bill 841](#) authorizes a notary public to perform a notarial act facilitated by communication technology for remotely located individuals. The PID issued [guidance](#) that auto insurance payback or credit programs reflecting the reduced exposure require a product filing. [Notice 2020-14](#) provides guidance about in-person operations and sales for insurance licensees in Pennsylvania counties moving to partial reopening. The PID issued a [notice](#) that outlines the process for the issuance of temporary licenses. [Notice 2020-10](#) allows insurers to request extensions of regulatory filing deadlines; hard copy, original signature, notarization and other in-person related filing requirements are waived. The Department will not conduct any on-site examination work that is contrary to the spirit of any public health directive. [Notice 2020-11](#) provides guidance regarding premium finance agreements during the COVID-19 public health emergency. The Department issued a [notice](#) to all personal and commercial auto insurers directing them to apply policy provisions consistent with the Pennsylvania Department of Transportation's extension of license and registration deadlines. The DOI issued a [press release](#) cautioning insurance licensees that in-person sales and brokerage are prohibited at this time. The DOI issued [guidance](#) for complying with the governor's closing of physical locations. The Department announced [weekly webinars](#) regarding COVID-19 issues on Mondays at 3pm Eastern Time. The Insurance Department issued a [notice](#) asking insurers to work with policyholders affected by COVID-19 by relaxing due dates for premiums payments; extending grace periods; waiving late fees and penalties; and allowing payment plans for premiums payments to otherwise avoid a lapse in coverage. The Department posted a [notice](#) on its website stating that the Certificate of Authority renewal process has been delayed due to the challenges of responding to COVID-19. The Department also [temporarily extended the licensing renewal deadline](#) for licensees and will temporarily waive CE requirements for licensees who cannot meet requirements for reasons related to COVID-19. Finally, in [another notice](#), the Department stated it would accept filings electronically for a limited time.

Rhode Island declared a State of Emergency effective March 9 through April 8. [Executive Order 20-09](#) requires all business service personnel that can work from home to do so. To the extent an employer has business service personnel who cannot perform their normal functions via telework or work-from-home arrangements, the business should permit only critical personnel to work on the business' premises so that only the minimal number of employees necessary to ensure that critical operations can continue are present. The restrictions are effective at 5 p.m. on Monday, March 23. The Governor announced a [tentative three step plan](#) to reopen the state that would start on May 9. [Executive Order 20-33](#) extends statutory immunity from civil liability for health care facilities and personnel responding to the COVID-19 crisis. [Industry Alert 2020-1](#) allows for the deployment of emergency adjusters. [Insurance Bulletin Number 2020-6](#) allows for the temporary licensing of insurance producers. [Bulletin 2020-5](#) specifies that all insurers, regardless of the type of insurance written, must expand access to telemedicine services. [Insurance Bulletin Number 2020-4](#) requests that insurers be flexible regarding premium payments and claims processes. The DBR issued [Insurance Bulletin No. 2020-2](#) to allow insurers to implement policies allowing for the remote appraisals of motor vehicle damage in a nondiscriminatory fashion. The policy must be discontinued when the coronavirus emergency abates. The DBR also issued [Insurance Bulletin Number 2020-3](#) regarding insurance licensing during the COVID-19 crisis. [Remote Online Notarization](#) permitted. The Division of Workers' Compensation issued [Information Letter 2020-03](#) to assign temporary fee schedule reimbursement rates for telemedicine.

South Carolina issued [Executive Order 2020-17](#), closing an enumerated list of nonessential businesses. Insurance was not listed as a nonessential business. [Bulletin 2020-05](#) extends certain regulatory filing deadlines by 30 or 60 days. Electronic filings will also be accepted, and the Department is suspending on-site examinations. [Bulletin 2020-03](#) allows for temporary producer licenses and extends the deadlines of producer licensing renewal and continuing education requirements. DOI [announced](#) that it was delaying the due dates to two data calls: the Hurricane Dorian Insurance Claim Data Call and the first quarterly report of the Wind Pool Data Call are now both due no later than May 15, 2020. [Bulletin No. 2020-02](#) requests an extension of premium payment deadlines, additional time before cancellations and nonrenewals become effective, and an extension of proof of loss deadlines for policyholders. The Senate

announced it will take up emergency coronavirus funding. The House is currently in recess until the Senate acts on the budget. The governor issued an [executive order](#) requiring all non-essential state employees to not report to work in-person starting March 20. The WCC [announced](#) that their office will be closed to the public until further notice. Most employees are telecommuting. The WCC issued a [notice](#) which adds two new codes regarding the COVID-19 Pandemic; the systems will be modified to recognize the codes by April 1. The WCC issued a [notice](#) that in-person hearings will resume effective June 1.

South Dakota issued [Executive Order 2020-08](#), which provides guidance to businesses of actions to take. The Order does not order businesses to shut down. [Bulletin 20-03](#) provides for temporary producer licensing, without taking an examination, for otherwise qualified applicants.

Tennessee issued a stay-at-home [order](#), but exempted insurance. The governor's executive order took effect on March 31 and expires on April 14. [Executive Order No. 26](#) permits remote notarization and witnessing of legal documents. In accordance with [Bulletin 20-09](#) the DCI [discontinued](#) the issuance of temporary insurance producer licenses due to the reopening of testing sites by Pearson Vue. [Bulletin 20-06](#) provides a potential 30-to-60-day deadline extensions for most financial filings, provided a company requests an extension and satisfies certain conditions. [Bulletin C-20-1/Bulletin 20-05](#) advises insurance carriers to work with premium finance companies in granting grace periods to policyholders who have been unable to pay their premiums. [Bulletin 20-03](#) asks insurers to provide policyholders with as much flexibility as practicable. Recommended actions include working with policyholders with concerns about timely paying premium and exploring eliminating late fees, non-sufficient fund fees, and installment fees. [State employees](#) who are certified to work from home within the state's Alternative Workplace Solutions (AWS) program will work from home through March 31, 2020. Approximately 11,000 state employees are certified AWS employees and can begin work from home with no disruption to state business. The General Assembly will [resume](#) its work with the House conducting committees throughout the week in preparation for reconvening both chambers on June 1. The Supreme Court issued ADM 2020-00428, in effect from March 13 to March 31, suspending most in-person proceedings. Judges and court clerks are urged to limit in-person courtroom contact by using telephonic or video technology. Any rule impeding the use of this technology is suspended. Statutes of limitations and statutes of repose that would otherwise expire between March 13 and April 6 are extended through April 6. Deadlines, statutes of limitations, and statutes of repose that are not set to expire during this period are not extended or tolled. Courts will remain open.

Texas declared a [State of Emergency](#) on March 13. [Executive Order GA 14](#) exempts insurance industry workers from the travel-related quarantine requirements of Executive Orders GA-11 and GA-12; members of the insurance industry should carry a letter from their employer identifying them as such and stating that they are traveling for a business purpose. The TDI [modified](#) its financial filings chart to extend the deadlines for the submission of some filings and will allow companies to electronically submit filings until May 31 without compliance with the sworn statement, affidavit, and notarization requirements. Fees and fingerprints for filings will be waived indefinitely, or until the emergency declaration ends or the DOI directs otherwise. [28 TX ADC 35.3](#) extends the effective date of the "2018 International Building Code" and the "2018 International Residential Code" from April 1 to Sept. 1. [Commissioner's Bulletin No. B-0026-20](#) sets forth the responsibilities of sponsors of licensees who have been granted temporary licenses. [Commissioner's Bulletin No. B-0023-20](#) notifies the workers compensation insurers of its decision to issue interim designated doctor (DD) and maximum medical improvement (MMI) impairment rating (IR) recertifications to certain Texas-licensed doctors whose certifications expired or will expire in August. [Commissioner's Bulletin No. B-0021-20](#) encourages personal lines insurers to allow insurance applicants or policyholders who have experienced a qualifying event, such as a job loss, due to the COVID-19 pandemic to request a credit score use exception verbally instead of in writing. [Commissioner's Bulletin No. B-0020-20](#) encourages insurers to conduct midterm premium audits of commercial policies whose premiums need to be adjusted due to reduced business operations caused by the COVID-19 pandemic. Insurers may also allow policyholders to self-audit their policies. The extension to renew licenses [ends](#) May 31. [Commissioner's Bulletin No. B-0018-20](#) waives the requirement that domestic insurers file a CGAD in 2020. [Commissioner's Bulletin # B-0009-20](#) notifies insurers how to submit financial filings to the TDI. [Commissioner's Bulletin # B-0008-20](#) asked insurers to work with their policyholders as they prepare for and respond to the spread of COVID-19 and suspends certain licensing requirements and fees for insurance agents, adjusters, and other licensees. [Commissioner's Bulletin # B-0007-20](#) notified insurers that certain claims handling deadlines have been extended and encouraged carriers to work with policyholders to use grace periods for premium payments, among other things. [Order No. 2020-6312](#) delays the effective date of rate changes for FAIR Plan policies from May 1 to August 1 due to the COVID-19 pandemic. Many TDI staff are telecommuting, with the TDI recommending that insurers submit filings electronically. The DWC issued

an [update](#) on measures the DWC is taking in response to the COVID-19 virus. The TDI wants property and casualty [insurers](#) who are filing changes to policies that provide more coverage or relief to policyholders impacted by COVID-19 to email or call its office so that the filing can be quickly flagged and reviewed. [Commissioner's Bulletin # B-0012-20](#) announces the suspension of rules including work search compliance standards for supplemental income benefits and designated doctor, medical improvement, and impairment rating recertifications. [Commissioner's Bulletin No. B-0019-20](#) reminds the industry about the governor's temporary suspension of the reporting and 10-day testing requirements for first responders seeking workers' compensation due to work-related exposure to COVID-19. [28 TX ADC 167.1](#) allows health care providers licensed to perform physical medicine and rehabilitation services, including physical therapists, occupational therapists, and speech pathologists, to bill and be reimbursed for services currently allowed under CMS telemedicine and telehealth billing codes. The DWC is giving the industry until Friday, May 8 to comment on a [draft data call](#) requesting a limited number of commercial insurers to report COVID-19 claims data to the DWC by August 15. The APCIA will accept comments, too, by Monday, May 4. The DWC issued a [memo](#) reminding workers' compensation system participants that maximum medical improvement (MMI) and impairment rating (IR) evaluations are not permitted through telemedicine. Healthcare providers. The DWC issued a [notice](#) about the governor's decision to allow first responders or public safety employees of governmental entities who were likely to have been exposed to COVID-19 to temporarily qualify for reimbursement of their medical expenses. The DWC [announced](#) changes in its operations that will waive check, signature, affidavit, and notarization requirements and allow the faxing or electronic transmission of documents. A DWC [notice](#) advises trading partners to include two new COVID-19 codes in their Claims Electronic Data Interchange (EDI) Reporting Systems. [Commissioner's Bulletin # B-0010-20](#) — the DWC will not order designated doctor exams and is suspending required medical examination and referral exams that have already been ordered. The DWC will also toll medical billing deadlines. The TDLR extended [inspection deadlines](#) for Boilers and Elevators with permits that expire in March, April and May, 2020.

Utah declared a [State of Emergency](#) on March 6. An [Executive Order](#) requires individuals entering Utah to complete a travel declaration form, effective April 10. DOI employees are working from home. The Legislature announced they are calling a [virtual special session](#) to convene on April 16, to discuss COVID-19 and related issues. An [Adopted Emergency Rule](#), effective until Aug. 11, classifies "Telehealth" and outline reimbursement rates for telemedicine services. [House Bill 3007](#), effective April 22, established a rebuttable presumption that a first responder who contracts COVID-19 contracted the virus by accident during the course of performing the first responder's duties as a first responder. [Senate Bill 3002](#), effective April 22, provides limited immunity during a major public health emergency for health care, including the use of an investigational drug or device. [Senate Bill 3007](#), effective May 4, provides civil immunity for damages resulting from exposure of an individual to COVID-19 on the business' premises or during an activity managed by the business.

Vermont declared a [State of Emergency](#) effective March 13 and [extended](#) until Jun 15. [Addendum 10](#) provides a plan to begin opening various businesses as of April 20. [Addendum 9 to Executive Order 01-20](#) extended the current state of emergency until May 15, The Order also provides legal immunity for health care facilities, health care providers, health care volunteers, individuals and entities providing emergency functions and emergency management, as defined, who are providing COVID-19 related emergency management services or response activities from civil liability for any death, injury, or loss resulting from COVID-19 related emergency management services or response activities, except in the case of willful misconduct or gross negligence. [Addendum 11](#) expands upon various currently allowable activities and adds new ones. The DFR issued [guidance](#) on the filing of personal auto returned premium, paybacks, and adjustments. The DFR issued [guidance](#) to the insurance industry regarding the Governor's "stay home" order; insurance services are essential and thus exempt. The DFR issued [guidance](#) regarding the calculation of commercial lines premiums during mandatory closures due to COVID-19. The DFR also encourages insurers to be flexible with premium payment plans and premium deposit requirements for businesses that are temporarily closed. The Department of Labor issued a [memorandum](#) to medical providers, workers' compensation adjusters, workers' compensation attorneys, injured workers and other interested parties regarding Independent Medical Examinations ("IME") requirements. The Department of Labor issued a [memorandum](#) with guidance for employers regarding workplace safety and COVID-procedures and provided guidance on application of Rule 12 during the pandemic. [Emergency Rule H-2020-02-E](#) requires workers' compensation carriers to provide coverage of health care services delivered through telehealth, telephone, or store and forward means. A DFR [emergency rule](#) requires workers compensation insurers to provide coverage of health care services delivered through telephone, telehealth, store-and-forward, and brief telecommunication services. [Senate Bill 114](#), effective April 28, provides for remote recording of powers of attorney and suspends all statutes of limitations for

commencing civil actions until 60 days after the governor terminates the state of emergency by declaration, among other things. The [General Assembly](#) is targeting a mid- to late-June temporary adjournment, with lawmakers resuming the session in late August or early September.

Virginia declared a [State of Emergency](#) on March 12, in effect until June 10 unless amended or rescinded. [Executive Order 60](#) notes that statutes offering protections from civil liability for healthcare workers and first responders in case of emergency apply during the COVID-19 crisis. [Executive Order 55](#) prohibits in-person gatherings of more than 10 individuals; insurance is excluded. [Executive Order 53](#) orders temporary restrictions due to COVID-19. Insurers are considered to offer professional rather than retail services and may remain open but should utilize teleworking as much as possible. The order was issued on March 23. Governor Northam has also directed his Secretary of Administration to implement a phased transition to teleworking for state employees. The SCC has issued [orders](#) revising its operating procedures during the COVID-19 response. SCC offices are closed to the public and specified filings will be accepted electronically. The orders were issued and effective March 20 and remain effective until May 15 unless extended. [Administrative Letter 2020-02](#) advises insurance companies regarding regulatory filing deadlines, electronic filings and signatures, and on-site examinations. The Bureau issued a [statement](#) encouraging insurers that write replacement cost coverage on dwellings and buildings to consider relaxing requirements for insureds to make their replacement cost claims after actual cash value payments are made. The Bureau issued a [communication](#) which allows digital signatures on surety bonds. The Bureau issued [guidance](#) that policyholder use of a personal automobile to deliver prepared food, medicine, or groceries for their employer does not fall under the public or livery conveyance exclusion. The Bureau issued [guidance](#) recommending that property and casualty insurers make rate filings that provide temporary relief, including considering altering the frequency of obtaining insurance credit scores for the duration of the pandemic. The Bureau issued a [statement](#) strongly encouraging insurers and other licensees to be flexible in relation to premiums and cancellations. The Bureau issued a [statement](#) regarding insurer claims handling and the impact of COVID-19 on business operations. The Bureau issued [guidance](#) to policyholders concerning Business Interruption Insurance Coverage and COVID-19. The DMV is closed until at least April 2, and is extending the validity of drivers licenses and vehicle registrations that expire between March 15 and May 15 for 60 days. The DMV recommends using online services. The Supreme Court issued an order suspending all non-essential and non-emergency court proceedings in all circuit and district courts, while all deadlines are tolled and extended until April 6.

Washington declared a [State of Emergency](#) effective Feb. 29. [Proclamation 20-41](#) temporarily waives and suspends statutes pertaining to the expiration and renewal of personal and commercial driver licenses by the Department of Licensing. [Proclamation 20-05](#) which proclaims a State of Emergency and requires persons and businesses in Washington, with certain exceptions, to stay home for the period from midnight March 25, until midnight April 6. Insurance is excluded. [Proclamation 20-48](#) relates to Commercial Drivers Licensing Health Certificates and other requirements. [Executive order 20-42](#) temporarily prevents dismissal of DUI driver's license suspension actions. The OIC urges all insurers to immediately extend [automobile insurance coverage](#) for personal delivery drivers. The Insurance Commissioner [urged](#) insurers to consider refunding auto insurance premiums. Insurers who want to refund premiums for a specific period must submit a rate filing. The OCI issued a [special data call](#) to insurers regarding business interruption and related commercial coverage written in Washington state. All responses are due by April 1. [Emergency Order 20-05](#) addresses reporting requirements for collecting withheld depreciation payments. [Emergency Order 20-03](#) temporarily prohibits insurers and surplus lines brokers from cancelling a policy for nonpayment of premium from March 25, through May 9, unless specifically directed to do so by the insured. The OIC issued [FAQs](#) regarding Emergency Order 2020-03. [Emergency Rule \(R 2020-03\)](#) provides for producer licensing renewals. An [emergency rule](#) enables more online courses and extensions related to producer licensing. [Claims Advisory](#) reminds authorized and unauthorized companies they must follow minimum standards of claims handling found in WAC 284-30-330 through WAC 284-30-380. The OIC has closed its offices to the public. The governor also announced that health care workers and first responders will be covered by [workers compensation](#) for any quarantine related to exposure to coronavirus. The OIC issued a [notice](#) on insurance information for businesses.

West Virginia declared a State of Emergency effective March 16 and declared [an Insurance State of Emergency](#) on March 13. [Executive Order 9-20](#) is a stay at home order that closes nonessential businesses effective March 24 at 8:00 p.m. Insurance is deemed essential and exempt from the order. [Emergency Order 20-06](#) specifies that individuals engaged in the insurance business may leave their residences for work-related activities, with certain restrictions. West Virginia delayed their [primary](#) from May 12 to June 9. [Insurance Bulletin 20-07](#), which provides guidance cancellation and nonrenewal of insurance policies,

requests for extraordinary dividends, electronic filings and electronic signatures, on-site examinations, administrative hearings, and premium tax payment deadlines. [Bulletin No. 20-11](#) provides guidance to insurers relating to premiums taxes and surcharges in connection with premium relief programs undertaken. [Bulletin No. 20-12](#) prohibits an insurance score model from considering as a negative factor any negative changes to credit after March 1, 2020, and thereafter for a 36-month period, because of COVID-19 (Coronavirus) related situations which may not be immediately identifiable on a report. [Executive Order 11-20](#) suspends the requirement that an individual making a statement or executing a signature appear personally before the notarial officer. [Emergency Rule Code of State Rules § 153-45](#) establishes processes for notaries to safely notarize documents remotely. The [due date](#) for responses to the West Virginia Annual Automobile Survey is delayed from April 3 to April 17. [Emergency Order 20-EO-04](#) permits the deployment of emergency insurance adjusters for the purpose of adjusting claims in West Virginia during the pendency of the current COVID-19 emergency. [Bulletin 20-04a](#), which replaces Bulletin 20-04a, announced the OIC elected to participate in the NAIC All State COVID-19 Operational and Financial Impact Survey. The OIC will be in contact with insurers for whom it is the lead state to distribute the survey as soon as possible. Responses to the survey are to be provided no later than April 15. The new data replaces the previous data call issued. [Executive Order 20-EO-02](#) prohibits insurers from cancelling or nonrenewing policies for reasons resulting from circumstances stemming from the coronavirus pandemic and directs workers compensation carriers to consider the impact on rates of any idling of workers by employer-insureds. The OIC also issued a [notice](#) on its social distancing steps, including not holding any in-person meetings with anyone from outside the agency. The OIC also prohibits walk-ins, asking that visitors communicate via phone, email, or regular mail. The OIC requested that foreign insurers respond to questions about their preparedness plans by April 2. [Insurance Bulletin 20-06a](#) rescinds [Insurance Bulletin No. 20-06](#) and ends the temporary licensing of insurance producers. All temporary licenses will expire on August 31. [Emergency Order 20-EO-03](#) suspends normal time standards for claims handling applicable to workers' compensation insurers, effective March 23. The DMV [amended](#) the Motor Vehicle Power of Attorney Form (DMV-9-TR) to remove the requirement for the vehicle owner's signature to be notarized. The Supreme Court of Appeal issued an [Order](#) declaring a Judicial Emergency, staying jury trials and effectively tolling existing deadlines, including statutes of limitations and statutes of repose, through May 15.

Wisconsin declared a [Health Emergency](#) effective March 12, and effective March 17, has a moratorium on mass gatherings of 50 or more. [Emergency Order #12](#) orders individuals to remain in their home during the COVID-19 response. There is an exemption for "essential businesses and operations" which includes insurance. The "Safer at Home" [requirements](#) were extended with modifications, including new safe business practices for essential businesses. The state Supreme Court [struck down](#) the Safer at Home executive order. Per Commissioner Afable, almost 100% of OIC staff is working from home. The OIC [announced](#) the availability of remotely-proctored producer licensing exams. The OIC issued a [bulletin](#) dated March 15 relaxing annual meeting guidelines and providing point persons for questions about regulatory reporting requirements. The OIC issued a [bulletin](#) providing guidance to insurers regarding compliance with regulatory requirements including filing approvals, extraordinary dividends, electronic filings and electronic signatures, on-site examinations, and regulatory filing deadlines. The OIC notified insurers that [filings](#) must be made electronically. The OIC requested that insurers writing [medical malpractice coverage](#) remove any barriers to issuing coverage to providers engaging in telemedicine services and to providers who are temporarily authorized to offer services in the state. [AB 1038](#) now goes to the Governor for signature. Key elements of the bill now include workers compensation provisions that outline specific parameters for presumptive liability related to COVID-19 injuries. The measure also includes a civil liability exemption for manufacturers and health care workers responding to the public health emergency related to COVID-19. [AB 1038](#), enacted April 15, provides that first responders diagnosed with COVID-19 are presumed to have acquired an injury in the course of their employment and creates civil liability exemptions for certain health care providers and suppliers during emergencies.

Wyoming declared a [State of Emergency](#) effective March 13. A quarantine [order](#) requires all persons coming or returning from another state or country for a non-work-purpose to immediately self-quarantine for 14 days. [Executive Order 2020-4](#) provides a grace period for expired driver licenses and identification cards. The Legislature met for a [virtual special session](#) May 15-16 to address COVID-19-related legislation. [SF 1002](#), effective May 20, provides immunity from liability to a business entity that in good faith follows the instructions of a state or local health officer or who acts in good faith in responding to a public health emergency.

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**COVID-19 WORKERS' COMPENSATION AMENDMENTS FOR
FIRST RESPONDERS**

2020 THIRD SPECIAL SESSION

STATE OF UTAH

Chief Sponsor: Francis D. Gibson

Senate Sponsor: Kirk A. Cullimore

LONG TITLE

General Description:

This bill amends the Workers' Compensation Act to provide workers' compensation under certain circumstances to first responders who contract COVID-19.

Highlighted Provisions:

This bill:

- ▶ defines terms;
- ▶ establishes, under certain circumstances, a rebuttable presumption that a first responder who contracts COVID-19 contracted COVID-19 by accident during the course of performing the first responder's duties as a first responder;
- ▶ establishes a presumed date of accident for a first responder making a workers' compensation claim related to COVID-19;
- ▶ establishes an amount of benefits for a first responder who provides first responder services for minimal or no compensation or on a volunteer basis; and
- ▶ grants the Labor Commission rulemaking authority.

Money Appropriated in this Bill:

None

Other Special Clauses:

This bill provides a special effective date.

Utah Code Sections Affected:

ENACTS:

[**34A-2-1101**](#), Utah Code Annotated 1953

- 30 [34A-2-1102](#), Utah Code Annotated 1953
- 31 [34A-2-1103](#), Utah Code Annotated 1953
- 32 [34A-2-1104](#), Utah Code Annotated 1953
- 33 [34A-2-1105](#), Utah Code Annotated 1953
- 34 [34A-2-1106](#), Utah Code Annotated 1953



36 *Be it enacted by the Legislature of the state of Utah:*

37 Section 1. Section **34A-2-1101** is enacted to read:

38 **Part 11. Presumptions for First Responders**

39 **34A-2-1101. Definitions.**

40 (1) As used in this part:

41 (a) "COVID-19" means the disease caused by severe acute respiratory syndrome
42 coronavirus 2.

43 (b) "First responder" means:

44 (i) an emergency responder as defined in 29 C.F.R. Part 826, Subpart C; or

45 (ii) a health care provider as defined in 29 C.F.R. Part 826, Subpart C.

46 (c) "Physician" means an individual licensed under:

47 (i) Title 58, Chapter 67, Utah Medical Practice Act;

48 (ii) Title 58, Chapter 68, Utah Osteopathic Medical Practice Act;

49 (iii) Title 58, Chapter 70a, Utah Physician Assistant Act; or

50 (iv) Title 58, Chapter 31b, Nurse Practice Act, as an advanced practice registered
51 nurse.

52 (2) For purposes of this part, an individual is diagnosed with COVID-19 if the
53 individual:

54 (a) through laboratory testing of a specimen the individual provides, tests positive for
55 the virus that causes COVID-19; and

56 (b) is diagnosed with COVID-19 by a physician.

57 Section 2. Section **34A-2-1102** is enacted to read:

58 **34A-2-1102. Workers' compensation presumption for first responders.**

59 (1) A first responder who claims to have contracted COVID-19 during the performance
60 of the first responder's duties as a first responder, is presumed to have contracted COVID-19 by
61 accident during the course of performing the first responder's duties as a first responder if the
62 first responder is diagnosed with COVID-19:

63 (a) while employed or serving as a first responder; or

64 (b) if the first responder's employment or service as a first responder terminates, within
65 two weeks after the day on which the first responder's employment or service terminates.

66 (2) A first responder who makes a claim under this part shall provide a copy of the
67 positive laboratory test or the written documentation of a physician's diagnosis to the first
68 responder's employer or insurer.

69 Section 3. Section **34A-2-1103** is enacted to read:

70 **34A-2-1103. Workers' compensation claims.**

71 (1) This part applies to a claim resulting from an accident arising out of and in the
72 course of a first responder's employment or service on or after March 21, 2020, and before June
73 1, 2021.

74 (2) For purposes of establishing a workers' compensation claim under this part, the
75 "date of accident" is presumed to be the earlier of the day on which:

76 (a) the first responder is diagnosed with COVID-19;

77 (b) the first responder is unable to work because of a symptom of a disease that is later
78 diagnosed as COVID-19; or

79 (c) the first responder's employment or service as a first responder terminates, if the
80 first responder is diagnosed with COVID-19 within two weeks after the day on which the first
81 responder's employment or service as a first responder terminates.

82 (3) Death benefits payable under this chapter are payable only if a claimant establishes
83 by competent evidence that death was a consequence of or a result of COVID-19.

84 Section 4. Section **34A-2-1104** is enacted to read:

85 **34A-2-1104. Failure to be tested -- Rebuttable presumption.**

86 (1) A first responder who refuses examination for COVID-19 or fails to be diagnosed
87 with COVID-19 is not entitled to the presumption established under this part.

88 (2) The presumption established in this part may be rebutted by a preponderance of the
89 evidence.

90 Section 5. Section 34A-2-1105 is enacted to read:

91 **34A-2-1105. Determining employers of first responders -- Volunteer first**
92 **responders -- Workers' compensation premiums.**

93 (1) For purposes of receiving workers' compensation benefits, a first responder
94 performing the services of a first responder is considered an employee of an entity for whom
95 the first responder provides those services.

96 (2) (a) A first responder who only performs the services of a first responder for
97 minimal or no compensation or on a volunteer basis receives an amount of workers'
98 compensation:

99 (i) based on the first responder's primary employment, if the first responder is primarily
100 employed other than as a first responder; or

101 (ii) that is the minimum benefit, if the first responder has no employment other than as
102 a first responder.

103 (b) An entity for whom a first responder provides first responder services for minimal
104 or no compensation or on a volunteer basis shall:

105 (i) pay any excess premium necessary for workers' compensation, if the first responder
106 is primarily employed other than as a first responder; and

107 (ii) pay any premium necessary for workers' compensation, if the first responder has no
108 employment other than as a first responder.

109 (3) A first responder is not precluded from utilizing insurance a primary employer
110 provides, or any other insurance benefits, in addition to workers' compensation benefits.

111 Section 6. Section 34A-2-1106 is enacted to read:

112 **34A-2-1106. Construction -- Rulemaking authority.**

113 (1) This part supersedes any conflicting provisions of Utah law.

114 (2) The commission may make rules in accordance with Title 63G, Chapter 3, Utah
115 Administrative Rulemaking Act, to carry out the provisions of this part.

116 **Section 7. Effective date.**

117 If approved by two-thirds of all the members elected to each house, this bill takes effect
118 upon approval by the governor, or the day following the constitutional time limit of Utah
119 Constitution, Article VII, Section 8, without the governor's signature, or in the case of a veto,
120 the date of veto override.

COVID-19 PROVISIONS

2020 THIRD SPECIAL SESSION

STATE OF UTAH

Chief Sponsor: Kirk A. Cullimore

House Sponsor: Marc K. Roberts

LONG TITLE

General Description:

This bill addresses immunity related to COVID-19.

Highlighted Provisions:

This bill:

- ▶ defines terms;
- ▶ provides civil immunity related to exposure to COVID-19; and
- ▶ addresses relationship of the provision to other laws.

Money Appropriated in this Bill:

None

Other Special Clauses:

This bill provides a special effective date.

Utah Code Sections Affected:

ENACTS:

78B-4-517, Utah Code Annotated 1953

Be it enacted by the Legislature of the state of Utah:

Section 1. Section **78B-4-517** is enacted to read:

78B-4-517. Immunity related to COVID-19.

(1) As used in this section:

(a) "COVID-19" means:

(i) severe acute respiratory syndrome coronavirus 2; or

(ii) the disease caused by severe acute respiratory syndrome coronavirus 2.

30 (b) "Person" means the same as that term is defined in Section 68-3-12.5.
31 (c) "Premises" means real property and any appurtenant building or structure.
32 (2) Subject to the other provisions of this section, a person is immune from civil
33 liability for damages or an injury resulting from exposure of an individual to COVID-19 on the
34 premises owned or operated by the person, or during an activity managed by the person.
35 Immunity as described in this Subsection (2) does not apply to:

- 36 (a) willful misconduct;
- 37 (b) reckless infliction of harm; or
- 38 (c) intentional infliction of harm.
- 39 (3) This section does not modify the application of:
 - 40 (a) Title 34A, Chapter 2, Workers' Compensation Act;
 - 41 (b) Title 34A, Chapter 3, Utah Occupational Disease Act;
 - 42 (c) Title 34A, Chapter 6, Utah Occupational Safety and Health Act; or
 - 43 (d) Title 63G, Chapter 7, Governmental Immunity Act of Utah.
- 44 (4) The immunity in Subsection (2) is in addition to any other immunity protections
45 that may apply in state or federal law.

46 Section 2. **Effective date.**

47 If approved by two-thirds of all the members elected to each house, this bill takes effect
48 upon approval by the governor, or the day following the constitutional time limit of Utah
49 Constitution, Article VII, Section 8, without the governor's signature, or in the case of a veto,
50 the date of veto override.



State of Utah

GARY R. HERBERT
Governor

SPENCER J. COX
Lieutenant Governor

Insurance Department

TODD E. KISER
Insurance Commissioner

BULLETIN 2020-3

To: Insurers Offering Workers' Compensation Insurance in Utah
From: Todd E. Kiser, Utah Insurance Commissioner
Date: March 26, 2020
Subject: **Premium Holiday for Employers that have Closed Due to the Coronavirus but Continue to Pay Employees**

The Utah Insurance Department issues this bulletin as guidance to workers' compensation insurers collecting premium from certain employers that have closed due to COVID-19 (coronavirus) restrictions.

Government authorities recently imposed social distancing restrictions to reduce the spread of the coronavirus in Utah communities. Those restrictions have the effect of limiting the operations of many businesses. In response, some business owners have decided to close but continue to pay employees. That decision may, in turn, minimize or eliminate risks covered by workers' compensation insurance.

Utah law does not prohibit workers' compensation carriers from suspending premium payments by the closed-but-paying employers. Although "authorized insurer[s] may not knowingly ... receive a premium that departs from" its filed rates, Utah Code Section 31A-19a-216(1), this provision does not apply where a carrier is not "receiving premium." The statute does not bar a carrier from electing not to receive premium during the time that an employer is closed but continuing to pay employees.

The Insurance Commissioner expects that a carrier will exercise sound business and actuarial judgment in deciding whether or not to receive premium under these circumstances. Regardless of the decision, all reporting requirements of the National Council on Compensation remain in effect.

Any domestic carrier that elects not to receive premium should notify Jake Garn in the Insurance Department's Financial Regulation and Licensing Division (801-538-3811 or jwgarn@utah.gov).

Please direct questions about this Bulletin to Reed Stringham (801-538-3870 or mrstringham@utah.gov) or Tracy Klausmeier (801-538-3869 or tklausmeier@utah.gov).

DATED this 26th day of March 2020.

Todd E. Kiser
Insurance Commissioner



State of Utah
GARY R. HERBERT
Governor

SPENCER COX
Lieutenant Governor

Insurance Department

TODD E. KISER
Insurance Commissioner

BULLETIN 2020-4

To: All property and casualty insurers, brokers, and agents
From: Todd E. Kiser, Utah Insurance Commissioner
Date: April 2, 2020
Subject: **Helping Clients and Finding New Opportunities in Coronavirus Changes**

The Insurance Department hears every day about scaled-back or shuttered business operations that have resulted from the coronavirus. We are sensitive to the misfortunes of those businesses and will act where we can to assist them. We have also seen many insurers recognizing opportunities to offer additional coverage benefits where benefits were not previously afforded.

Today's slowed business climate provides insurers with opportunities to serve their policyholders in unique ways. Where premium is based on payroll, sales, or other projections that don't reflect actual performance, insurers are encouraged to adjust premiums when possible. Where premium is based on operations that have ceased, the same opportunity is available. Where businesses have adapted their operations to meet the new coronavirus reality, curbside pick-up and product delivery being examples, insurers should consider offering additional coverage options in an effort to support those new operations. Insurers are encouraged to pursue these opportunities where available.

The slowed business climate also provides producers and brokers with opportunities to serve. Clients will be better off if their insurance professionals candidly evaluate and discuss the need for changes in coverage due to the coronavirus. Producers and brokers are encouraged to initiate those discussions.

We can weather these trying times together by working to maintain insurers' economic stability while supporting the businesses that they insure.

DATED this 2nd day of April 2020.

Todd E. Kiser
Insurance Commissioner



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Text us at: [385.351.8000](tel:385.351.8000) (sms:385-351-8000)

COVID-19 Guidance

WCF Insurance is committed to helping our policyholders for the duration of this quickly evolving, public-health emergency. We understand that some businesses may already be impacted by the disruption caused by the virus. We offer the following interim guidance based on what we currently know about COVID-19 and the related regulatory requirements. Please check back to this page regularly for updated information related to COVID-19 issues. This guidance may change without prior notice and is not intended to be a warranty of the issues discussed.

- [Moderate Risk Phase Guide](https://coronavirus.utah.gov/utahs-moderate-risk-phase/) (https://coronavirus.utah.gov/utahs-moderate-risk-phase/)
- [Protecting High-Risk Individuals](https://coronavirus.utah.gov/protecting-high-risk-individuals/) (https://coronavirus.utah.gov/protecting-high-risk-individuals/)
- [PPE Push Pack Program Launched to Help Small Business Jump Start COVID-19 Transition](https://www.wcf.com/ppe-push-pack-program-launched-help-small-business-jump-start-covid-19-transition#overlay-context=covid-19-guidance) (https://www.wcf.com/ppe-push-pack-program-launched-help-small-business-jump-start-covid-19-transition#overlay-context=covid-19-guidance)
- [Questions to Consider When Planning Your COVID-19 Recovery Plan](https://www.wcf.com/questions-consider-when-planning-your-covid-19-recovery-plan) (https://www.wcf.com/questions-consider-when-planning-your-covid-19-recovery-plan)
- [Guidance on Screening Employees for Temperature and Symptoms](https://www.wcf.com/cdc-guidance-screening-employees-temperature-and-symptoms) (https://www.wcf.com/cdc-guidance-screening-employees-temperature-and-symptoms)
- [CDC: Resources for Businesses and Employers](https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/businesses-employers.html) (https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/businesses-employers.html)
- [CDC: General Business Frequently Asked Questions](https://www.cdc.gov/coronavirus/2019-ncov/community/general-business-faq.html) (https://www.cdc.gov/coronavirus/2019-ncov/community/general-business-faq.html)

Is your office open for business?

All WCF offices remain open with regular business hours (8 a.m. to 5 p.m.) to perform essential functions. **However, we strongly encourage you to avoid coming to the office in person unless the visit is critical and time sensitive.** For your safety and our employees' safety, please remember that we can provide service by calling or texting (800) 446-2667 or through the chat feature on our [website](https://www.wcf.com/) (https://www.wcf.com/).

Will you provide payment options for premiums due?

We are aware that economic disruptions can cause financial challenges. Please review WCF's [COVID-19 premium relief options here](https://www.wcf.com/covid-19-premium-relief#overlay-context=covid-19-guidance) (https://www.wcf.com/covid-19-premium-relief#overlay-context=covid-19-guidance). We also have a variety of payment options available. Call your agent or WCF at (385) 351-8000 to discuss your options.

Will you cancel my policy if I cannot pay the premium for my policy when due?

We will make reasonable accommodations for policyholders to prevent cancellation of coverage for non-payment of premium during this unprecedented time. We are suspending cancellation for non-payment of premium until June 1, 2020 or longer if required by your state or if the disruption caused by COVID-19 continues for a greater period. This moratorium period is not a waiver of premium but is intended to constitute a grace period to allow your business to recover from a decline or stoppage of business due to COVID-19.

Will you charge a late fee for premium payments delayed in this current situation?

We are not charging late payment fees at this time.

How can I make payments electronically?

You can make a payment [online \(http://www.wcf.com/payinv/ext\)](http://www.wcf.com/payinv/ext), or call our accounting department at (385) 351-8030 or toll free at (800) 446-2667.

What if I need to renew my policy during the period affected by COVID-19?

We will provide continuation of coverage for any policy that expires during the moratorium period unless requested not to by you or your agent.

Do I continue to report payroll for employees that are receiving pay but not working while my business has suspended operations?

We expect some of our policyholders have paid, or will pay, wages to employees who are not performing work. Because there should be no exposure for workers' compensation claims when an employee is being paid but not working, WCF is implementing a short-term policy to exclude the qualifying payroll of employees not working. Please see additional information [here \(https://www.wcf.com/covid-19-premium-relief#overlay-context=covid-19-guidance\)](https://www.wcf.com/covid-19-premium-relief#overlay-context=covid-19-guidance).

Is sick leave pay, including any pay made under the Family Medical Leave Act (FMLA) or the Families First Coronavirus Response Act (FFCRA), reportable as payroll?

Yes, under the current rules we are required to include paid sick leave or paid family leave in the premium calculation. Payments for sick and FMLA pay made under the Families First Coronavirus Response Act will be excluded from the basis of premium. Please see additional information [here \(https://www.wcf.com/covid-19-premium-relief#overlay-context=covid-19-guidance\)](https://www.wcf.com/covid-19-premium-relief#overlay-context=covid-19-guidance).

If my business operations change as a result of COVID-19, will my business be reclassified to a different governing classification code for purposes of premium?

This will depend on the state where your business is located. In states where the National Council on Compensation Insurance (NCCI) is the rating organization, if the change is temporary due to COVID-19 then your primary classification will not change, e.g. you were a full-service restaurant and now you are providing take-out only – you're still a restaurant. If the change is more than operational, e.g. you were a restaurant but are now a food wholesaler, then your business would be reclassified. Non-NCCI states may have different rules. Please contact your agent or underwriter for more information.

My business has allowed or required employees who are not currently classified as a clerical office employee to perform work from home due to COVID-19. Will these employees be reclassified as a clerical office employee with a lower premium rate?

The temporary interruption or suspension of normal business activities caused by COVID-19 may qualify as a change in operations. Employees' wages when working from home performing clerical related duties only will be assigned to 8871 – Telecommuting, or 8810 – Clerical Office unless the current class

assignment includes clerical office employees. Please see additional information [here \(https://www.wcf.com/covid-19-premium-relief\)](https://www.wcf.com/covid-19-premium-relief).

What safety resources are available to assist me and my employees?

WCF's team of safety and health representatives are on hand to provide policyholders with up-to-date safety protocols and resources. We are currently offering weekly safety and health [seminars \(https://www.wcf.com/safety-registration/main#/home\)](https://www.wcf.com/safety-registration/main#/home), via Zoom video conferencing. Attendance at these seminars will be considered the same as if attending in person. Those who are currently registered will receive a Zoom link in an email to connect to their seminar(s). Some seminars have been canceled because of factors that preclude the use of Zoom. We hope this option allows our customers to continue to take advantage of our health and safety seminar services. For workplace safety assistance, please call our team of dedicated safety representatives at (385) 351-8103. Also, with a majority of employees working from home, access WCF's telecommuting safety resources [here \(https://www.wcf.com/telecommuting-tips-and-safety\)](https://www.wcf.com/telecommuting-tips-and-safety).

The following trusted and reliable resources contain up-to-date guidance and information:

- The Department of Public Health for your state will provide information specific to your area. Find a link to your state's public health website [here \(https://www.cdc.gov/publichealthgateway/healthdirectories/healthdepartments.html\)](https://www.cdc.gov/publichealthgateway/healthdirectories/healthdepartments.html).
- The Rocky Mountain Center for Occupational and Environmental Health (RMCOEH) at the University of Utah provides support for the western region and is offering a free online course for employers to stay informed and prepare in the event the virus spreads. Register through their website [here \(https://ce.rmcoeh.utah.edu/wconnect/ace/CourseStatus.awp?&Course=20COVID19F20&DirectFrom=Schedule\)](https://ce.rmcoeh.utah.edu/wconnect/ace/CourseStatus.awp?&Course=20COVID19F20&DirectFrom=Schedule).
- At a national level, the Center for Disease Control (CDC) provides guidance for employers on prevention and mitigation as well as helpful information for employers on their [website \(https://www.cdc.gov/coronavirus/2019-ncov/specific-groups/guidance-business-response.html\)](https://www.cdc.gov/coronavirus/2019-ncov/specific-groups/guidance-business-response.html).

COVID-19 Claims: Will workers' compensation coverage apply if one of my employees contracts the virus?

Before WCF Insurance can determine whether a specific claim is compensable, we must conduct a thorough investigation of the facts and a review of the state of the disease at the time and place of the alleged exposure. Medical evidence is key to determining compensability in any occupational-disease claim and, in the case of COVID-19, that evidence must include the most up-to-date epidemiological information. On March 11, 2020, the World Health Organization declared COVID-19 a pandemic, meaning that it is now present throughout most of the world. As the disease spreads and more community cases emerge, the chances decrease that any given case would be compensable, as illnesses that result from exposure that is common to the general public are typically excluded from workers' compensation coverage. Nevertheless, there are jurisdiction-specific standards that influence compensability, including several laws that have been passed or modified recently in direct response to this pandemic. If any of your employees test positive for COVID-19, please let WCF know as soon as possible. We can help you determine whether you need to file a claim. WCF has established a taskforce of medical, legal, and claims experts that will carefully review each claim we receive. If you have questions, please email [claimsqa@wcf.com \(mailto:claimsqa@wcf.com\)](mailto:claimsqa@wcf.com).

We appreciate your business and are committed to working with you during these difficult times. We will continue to evaluate other ways to support you, our policyholders, for the duration of this situation. Be careful out there.

Industry-Specific Guidance Flyers

[Agriculture Industry](https://www.wcf.com/sites/default/files/Covid19AgricultureFlyer.pdf) (<https://www.wcf.com/sites/default/files/Covid19AgricultureFlyer.pdf>)

[Auto Dealerships](http://www.wcf.com/sites/default/files/Covid19AutoDealerships.pdf) (<http://www.wcf.com/sites/default/files/Covid19AutoDealerships.pdf>)

[Construction Industry](http://www.wcf.com/sites/default/files/Covid19ConstructionFlyer.pdf) (<http://www.wcf.com/sites/default/files/Covid19ConstructionFlyer.pdf>)

[Education Industry](http://www.wcf.com/sites/default/files/Covid19EducationFlyer.pdf) (<http://www.wcf.com/sites/default/files/Covid19EducationFlyer.pdf>)

[Healthcare Industry](https://www.wcf.com/sites/default/files/Covid19HealthcareFlyer.pdf) (<https://www.wcf.com/sites/default/files/Covid19HealthcareFlyer.pdf>)

[Manufacturing Industry](http://www.wcf.com/sites/default/files/Covid19ManufacturingFlyer.pdf) (<http://www.wcf.com/sites/default/files/Covid19ManufacturingFlyer.pdf>)

[Mining Industry](http://www.wcf.com/sites/default/files/Covid19MiningFlyer.pdf) (<http://www.wcf.com/sites/default/files/Covid19MiningFlyer.pdf>)

[Municipalities](http://www.wcf.com/sites/default/files/Covid19MunicipalitiesFlyer.pdf) (<http://www.wcf.com/sites/default/files/Covid19MunicipalitiesFlyer.pdf>)

[Oil and Gas Industry](http://www.wcf.com/sites/default/files/Covid19OilandGasFlyer.pdf) (<http://www.wcf.com/sites/default/files/Covid19OilandGasFlyer.pdf>)

[Restaurant Industry](http://www.wcf.com/sites/default/files/Covid19RestaurantFlyer.pdf) (<http://www.wcf.com/sites/default/files/Covid19RestaurantFlyer.pdf>)

[Retail Industry](http://www.wcf.com/sites/default/files/Covid19RetailFlyer.pdf) (<http://www.wcf.com/sites/default/files/Covid19RetailFlyer.pdf>)

[Ski Resorts](http://www.wcf.com/sites/default/files/Covid19SkiResortsFlyer.pdf) (<http://www.wcf.com/sites/default/files/Covid19SkiResortsFlyer.pdf>)

[Trucking Industry](http://www.wcf.com/sites/default/files/Covid19TruckingFlyer.pdf) (<http://www.wcf.com/sites/default/files/Covid19TruckingFlyer.pdf>)

Additional Resources

[Arizona Department of Security](https://des.az.gov/) (<https://des.az.gov/>)

[Arizona Together Plan](https://arizonatogether.org/) (<https://arizonatogether.org/>)

[California Labor & Workforce Development Agency](https://www.labor.ca.gov/) (<https://www.labor.ca.gov/>)

[California Pandemic Roadmap](https://www.gov.ca.gov/wp-content/uploads/2020/04/Update-on-California-Pandemic-Roadmap.pdf) (<https://www.gov.ca.gov/wp-content/uploads/2020/04/Update-on-California-Pandemic-Roadmap.pdf>)

[Colorado Department of Labor](https://www.colorado.gov/cdle) (<https://www.colorado.gov/cdle>)

[Colorado Resource Page](https://covid19.colorado.gov/) (<https://covid19.colorado.gov/>)

[Coronavirus Aid, Relief, and Economic Security Act: What Small Businesses Need to Know](https://www.uschamber.com/co/start/strategy/cares-act-small-business-guide) (<https://www.uschamber.com/co/start/strategy/cares-act-small-business-guide>)

[Idaho Department of Labor](https://www.labor.idaho.gov/dnn) (<https://www.labor.idaho.gov/dnn>)

[Idaho Rebounds Plan](https://rebound.idaho.gov/stages-of-reopening/) (<https://rebound.idaho.gov/stages-of-reopening/>)

[Nevada Department of Employment](https://detr.nv.gov/) (<https://detr.nv.gov/>)

[Utah Department of Workforce Services](https://jobs.utah.gov/) (<https://jobs.utah.gov/>)

[Utah Leads Together Plan](https://business.utah.gov/news/utah-leads-together/) (<https://business.utah.gov/news/utah-leads-together/>)

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