

## Consumer protection bulletin issued by insurance commissioner

Submitted by Oklahoma Insurance Department

Mar 20, 2020



OKLAHOMA CITY – On March 17, the Oklahoma Insurance Department (OID) issued a bulletin to all health insurance companies and health maintenance organizations operating in Oklahoma to waive the costs associated with testing for the diagnosis of COVID-19. Additionally, OID is requesting companies to be proactive in their communications to consumers regarding all medically necessary covered health care services and deliver accurate information about COVID-19 to ensure consumers are aware of their available benefits during a public health crisis.

“Our number one priority is consumer protection, we do not want cost-sharing to serve as a barrier to testing and treatment for COVID-19,” Insurance Commissioner Glen Mulready said. “Timely decision making is critically important during this time. As we battle this together, Oklahomans should be assured that their health insurers are ready and able to manage this public health challenge.”

“This bulletin is to ensure Oklahomans seek treatment when necessary and have access to the coverage they need. We’re all in this together to protect the health and safety of Oklahomans,” Mulready said.

Tuesday’s bulletin also requested health insurers to take the following immediate measures related to the potential impact of COVID-19 on Oklahoma consumers:

- Waive all cost-sharing for COVID-19 testing including office visit or urgent care center cost-sharing.
- Waive all copays for telehealth services and reimburse the providers for the copay.
- Cannot cancel coverage for anyone diagnosed with COVID-19 for the next 90 days.
- Extend the normal 30-day grace period for non-payment of premiums to 60 days.
- Requirement for a receipt signature for prescription drugs is waived so that pharmacists can focus on health care.
- Immediately cease all PBM audits of pharmacies.
- 60-day supply may be filled for a 30-day prescription (excluding controlled substances).

•All restrictions on pharmacies doing mail orders are waived.

“Our goal is to be as prepared as we can be for any potential impact of COVID-19. Preventing and delaying the spread is a top priority of all state agencies right now. We appreciate the health insurers’ support and cooperation to ensure our state’s proactive approach to stopping the spread of COVID-19,” Mulready said.

If you have questions about other insurance issues, contact the Oklahoma Insurance Department at 1-800-522-0071 or visit our website at [www.oid.ok.gov](http://www.oid.ok.gov).

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