



**OHIC BULLETIN -
August 26, 2011**

TO: Health Insurers and Health Care Centers Authorized to Conduct Business in Rhode Island
SUBJECT: Weather Related Event or Other Disaster

In the event of a weather-related event or other disaster for which the Governor declares a catastrophe and state of emergency in the state, it is the position of the Rhode Island Office of the Health Insurance Commissioner that all health insurers in the state should handle individual and group health insurance claims for disaster victims and evacuees throughout the duration of the Governor's proclamation, as follows:

1. Medical Equipment, Supplies and Services - Health insurers should authorize payment for necessary medical equipment, supplies and services regardless of the date upon which the service, equipment or supplies were most recently provided.
2. Prescription Drugs - Except as otherwise indicated under state or federal law, and subject to state and federal monitoring related to controlled substances, health insurers should authorize payment to pharmacies for up to a ninety day supply of a prescription medication for individuals regardless of the date upon which the prescription had most recently been filled.
3. Out of Network Services - Health insurers with products with out-of-network coverage may continue to apply plan provisions except for urgent situations and any other situations where a delay in seeking treatment may exacerbate or worsen a medical condition and where it is a hardship for the disaster victim or evacuee to go to a network provider.
4. Notification of Hospital Admissions - Health insurers should extend any time period for notification of hospital admissions until after the duration of the Governor's proclamation.
5. Utilization Review - Health insurers should not apply any penalties for failure of an enrollee, insured, or certificate-holder to provide notice as would otherwise be required by a health insurer's or health care center's utilization review requirements, where such individual is a disaster victim or evacuee, and needs medical care during the period of the Governor's proclamation.
6. Claim Filing Deadlines - Health insurers should extend, during the period of the Governor's proclamation, the time limits for providers, enrollees, certificate holders, and insureds to submit claims.

For more information regarding this Bulletin, please contact: HealthInsInquiry@ohic.ri.gov or 401-462-9517.

Christopher F. Koller, Commissioner