



**Health Insurance Bulletin 2021-02**  
**Issued April 2, 2021**  
**Effective Immediately**  
**Guidance Addressing Cost Sharing for COVID-19 Treatment**

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The Office of the Health Insurance Commissioner ("OHIC") issues this Bulletin to better ensure access to and continuity of care as well as the safety and welfare of beneficiaries during the COVID-19 public health state of emergency, recognizing that the cost of COVID-19 health care treatment services should not be a barrier for Rhode Island residents.

This Bulletin provides guidance to carriers subject to OHIC's jurisdiction (Carriers) regarding OHIC's expectations around coverage and cost-sharing for medically necessary COVID-19 treatment.

On March 9, 2020, Governor Raimondo declared a state of emergency ("State of Emergency") due to the dangers to health and life posed by the outbreak of COVID-19 and that declaration has been continually extended since its original date of declaration, including most recently by Governor McKee.<sup>1</sup>

Despite progress being made in some key areas, Rhode Island continues to suffer from the effects and challenges of the pandemic, including continued community spread. Moreover, a growing number of new variants of the virus that causes COVID-19 and that appear to spread more easily and quickly among people are being identified in the United States and in Rhode Island. Continued efforts are necessary to slow the spread of COVID-19, to address the impact of COVID-19 on providers and consumers, and to lower barriers to medically necessary COVID-19 care. It is essential that all appropriate steps continue to be taken by Carriers to protect the health and well-being of Rhode Islanders in the face of and during the pendency of this public health crisis.

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<sup>1</sup> Executive Order 20-02 declaring the State of Emergency due to the dangers to health and life posed by COVID-19 was most recently extended through April 14, 2021 (unless renewed, modified or terminated by a subsequent executive order) pursuant to Executive Order 21-25 issued on March 16, 2021 and titled "ONE HUNDRED AND TWENTY-EIGHTH SUPPLEMENTAL EMERGENCY DECLARATION - EXTENSION OF EXECUTIVE ORDERS 20-02, 20-29 AND 20-39".

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Therefore, it is OHIC's expectation that during the duration of the State of Emergency Carriers shall do the following<sup>2</sup>:

- Carriers are to provide coverage for and waive any cost-sharing (deductibles, coinsurance or copayments) for medically necessary inpatient and outpatient COVID-19 treatment (including professional, diagnostic, or laboratory services) at in-network providers, urgent care centers, emergency rooms and other facilities, and at out-of-network providers in the event a member cannot easily find an in-network provider to provide timely services.
- Carriers are to provide coverage for and waive any cost-sharing (deductibles, coinsurance or copayments) for clinically appropriate, medically necessary COVID-19 treatment delivered by in-network providers via telemedicine.

This Bulletin shall take effect immediately and remain in full force and effect for as long as the State of Emergency remains in effect

Dated at Cranston, Rhode Island this 2<sup>nd</sup> day of April 2021.



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Patrick M. Tighe, Commissioner

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<sup>2</sup> OHIC recognizes and appreciates that some Carriers have pro-actively taken steps to lower barriers to COVID-19 treatment during the State of Emergency consistent with this Bulletin.