
Department of Financial Services: Insurance Circular Letter No. 3 (2020)

Description of Program and Relief

On March 3, 2020, the Department of Financial Services (DFS) issued an Insurance Circular Letter regarding COVID-19 preparedness to all insurers in New York State authorized to write and provide medical insurance in New York. DFS instructs these organizations to prepare for the potential impact of COVID-19 in New York. As the COVID-19 situation evolves, DFS advises these organizations to continually assess their readiness and make any necessary adjustments. DFS provides specific guidance to these organizations including, among other things:

- Reminding them that laboratory tests, such as COVID-19 tests, are essential health benefits that must be covered under individual and small group comprehensive insurance policies and contracts, and that for large group comprehensive insurance policies, such tests are typically covered;
- Recommending that issuers waive cost-sharing for COVID-19 laboratory tests and for in-network or out-of-network urgent care center visits when testing for COVID-19, including emergency room visits for COVID-19 testing;
- Directing them to ensure that, as applicable, their telehealth programs with participating providers are robust and do not otherwise exclude telehealth services, pursuant to Insurance Law §§ 3217-h and 4306-g and Public Health Law § 4406-g;
- Reminding issuers that if an issuer does not have a health care provider in its network with the appropriate training and experience to meet the particular health care needs of an insured, such as COVID-19 testing, the issuer must provide access to an out-of-network provider at the in-network cost-sharing;
- Reminding issuers that immunizations are required to be covered for children and adults; and
- Providing additional reminders regarding access to prescription drugs, inpatient hospital and emergency care, including ambulance services, and surprise medical bills

Government or Lead Agency

New York State Department of Financial Services

Dates Available

March, 3 2020

Contact for More Information

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List of Additional Information

For more information, a copy of the letter is available on the DFS website here: https://www.dfs.ny.gov/industry_guidance/circular_letters/cl2020_03