



MASSACHUSETTS MEDICAL SOCIETY

Every physician matters, each patient counts.

On March 23, the Division of Insurance issued [Bulletin 2020-05](#) (*Flexibility in the Issuance and Administration of Insurance*) to provide information to all carriers - regardless of line of coverage - and self-insurance groups, about the Division's expectations to maintain coverage and preserve the Massachusetts insurance market during the COVID-19 public health crisis.

Building on DOI [Bulletin 2020-02](#) (*Addressing Covid-19 Testing and Treatment*), [Bulletin 2020-03](#) (*Special Open Enrollment Period Effective Immediately until April 25, 2020*) and [Bulletin 2020-04](#) (*Emergency Measures to Stop the Spread of Covid-19*), [Bulletin 2020-05](#) addresses stabilizing the insurance market and consumer coverage.

The Division calls on all carriers (whether property and casualty, life and annuity, or health insurance products) to take all necessary steps to preserve individual and employer access to insurance coverage during this emergency period. With employers furloughing staff and closing and suspending operations, the Division is looking for ways for carriers to be flexible issuing and administering insurance, including allowing delay of paper work submission - on a case by case basis – and depending on financial concerns. Other suggestions include working with employers to delay premium payments - by relaxing due dates, by discussing grace period extensions and allowing late fees waivers.

Further, for health insurance, **the Division is expecting carriers to be flexible in allowing continuation of coverage**, including explaining grace periods and whether carriers may be willing to allow employers to continue to pay for employees' health coverage during the period when employees are on furlough; have personnel available to explain COBRA; ensure flexibility for submitting enrollment, renewals and other renewal information and encouraging a case-by-case basis for discussion regarding financial hardship.

The Division expects carriers acting as administrators to encourage plan sponsors to take steps consistent with this bulletin.