

## **Mississippi COVID-19 Updates**

**DOI Link:** <https://www.mid.ms.gov/consumers/covid.aspx>

**Description:** MS COVID-19 L&H Insurance News Releases & Bulletins

### Health Insurance

The Mississippi Insurance Department is closely monitoring the spread of COVID-19 (coronavirus) and working with health insurance carriers to ensure access and care for Mississippi residents.

Some of the critical steps taken so far are the following:

- Consumers with fully-insured individual and group health plans will not be charged co-payments, co-insurance, or deductibles related to COVID-19 laboratory testing administered consistent with guidelines issued by the United States Centers for Disease Control and Prevention.
- Health Insurers are taking actions to ensure consumers have access to their prescription drugs. Consumers requesting an additional supply either due to their own concerns about being out in the public, or at the advice of their Physician, are being given priority approval review by the Health Insurer's Clinical Team.

The MID has requested health insurance carriers in Mississippi put a contingency plan in place to deal with increased claims, member questions, and other communications. All carriers have complied.

It appears that the major carriers, including Aetna, Ambetter, Blue Cross Blue Shield of Mississippi, Molina, and United Healthcare, will waive the cost of medically necessary COVID19 testing when ordered by a licensed, authorized healthcare provider. However, carriers encourage consumers to carefully read your benefit plan or call your carrier to determine what will be covered.

MID has requested specific COVID-19 filing codes from Health Insurance Carriers and as of March 20, 2020 all have complied.

MID continues to monitor how prescription drug access is impacted by COVID-19. Bristol Myers Squibb (BMS) is expanding their patient support programs to help unemployed patients in the US who have lost their health insurance due to the COVID19 pandemic. They will be able to immediately access their medicines through one single point of entry and all BMS branded medicines will be free. The program will be in effect for six months. Once the program ends

patients currently enrolled can continue on the program until they have insurance. [Read the full press release from BMS by clicking here.](#)

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UnitedHealth Group (NYSE: UNH), through UnitedHealthcare and Optum, has announced it is taking steps immediately to accelerate payments and other financial support to health care providers in the U.S. to help address the short-term financial pressure caused by the COVID-19 emergency. [Read more here.](#)

### **Form and Rate Filing Guidance for Dental Plans**

Comm. Mike Chaney has issued a bulletin which provides guidance for filers of individual, small group, and stand-alone dental plans (SADP), offered inside and outside of (or both) the Federally-Facilitated Marketplace (FFM), that wish to issue or renew plans in Plan Year 2021. [Click here to learn more.](#)

### **Regarding Telemedicine**

Commissioner Chaney issued Bulletin 2020-1 regarding the use of telemedicine during the COVID-19 crisis. The Commissioner directed insurance companies to adopt procedures that will encourage policyholders to use telemedicine in an effort to reduce the virus' spread. Additionally, he called for the suspension of certain limitations applicable to telemedicine services found in Miss.Code Ann. Section 83-9-351(Supp.2019). Comm. Chaney extended Bulletin 2020-1, Insurance Coverage Regarding the Use of Telemedicine During the COVID-19 Crisis, on April 24, 2020. [Read the Bulletin by Clicking Here.](#)

Additionally, Governor Tate Reeves has instructed the Mississippi Division of Medicaid (DOM) to expand and allow additional use of its telehealth services to limit unnecessary travel, clinic visits, and possible exposure through April 30, 2020.

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