



OFFICE OF THE GOVERNOR
CHRIS SUNUNU

Governor Sununu Announces an Insurance Department Order for Insurers to Cover Testing for the Coronavirus

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Contact:

Ben Vihstadt

Benjamin.Vihstadt@nh.gov

603-271-2121

Concord, NH - Governor Chris T. Sununu today announced that Insurance Commissioner Nicolopoulos has issued an Order requiring New Hampshire health insurers to cover services associated with testing for the novel coronavirus 2019 (COVID-19) without cost-sharing, and to take a series of related measures designed to promote early detection and access to prevention, treatment, and recovery services.

The Order outlines a series of actions that New Hampshire health insurers are required or advised to take, including keeping New Hampshire residents informed about available benefits; offering telehealth medical advice and treatment, when possible; and expanding access to prescription drug refills.

“I want to thank Commissioner Nicolopoulos for issuing this Order to make sure that New Hampshire residents can access testing and treatment for the coronavirus,” said Governor Sununu. “Several insurance companies operating in New Hampshire have been very proactive in their efforts to combat the coronavirus outbreak, and this Order will help more New Hampshire consumers feel confident that they can access necessary services without cost acting as a barrier.”

“We want to ensure that New Hampshire residents have insurance coverage for health care

services associated with the coronavirus. It is important to remove actual or perceived barriers to testing and treatment for New Hampshire residents. We do not want anyone to be reluctant to seek medical services due to anticipated costs,” said Insurance Commissioner Chris Nicolopoulos. “If people are getting the care that they need, we may be able to mitigate overall costs to the health insurance markets.”

The New Hampshire Department of Health and Human Services will ensure that New Hampshire residents receiving Medicaid coverage have their testing costs covered. Medicaid recipients may have very nominal cost sharing (\$1-\$2) for prescription drugs. Medicare Part B will cover testing for COVID-19. New Hampshire residents enrolled in self-funded employer-based health insurance plans that are not regulated by the NHID should contact their employer to fully understand the scope of coverage.

The Order issued by the Insurance Department to health insurance companies regarding actions they should take in relation to the potential impact of COVID-19 on New Hampshire includes:

Keeping Consumers Informed: NHID is directing insurers to keep their members informed with accurate information about coverage for COVID-19 related testing and treatment.

Testing for COVID-19 and Treatment for Initial Diagnosis: Health insurance companies must provide coverage, prior to application of any deductible and without cost-sharing, for the initial health care provider visit and test for their members who meet the CDC criteria for testing, as determined by the insured’s health care provider.

Providing Telehealth Appointments: Given that COVID-19 is a communicable disease, some members may utilize telemedicine in seeking an initial diagnosis instead of in-person health care services. Health insurance companies are reminded that they may not deny coverage, including mental health services provided to a quarantined individual, simply because it was provided through telemedicine. Health insurers are directed to ensure that their telehealth programs will be able to meet any increased demand.

Preparing Health System for Increased Cases: NHID is directing insurers to verify that their provider networks are adequately prepared to handle a potential increase in the need for

health care services, including offering access to out-of-network services where appropriate and required, in the event more COVID-19 cases are diagnosed in New Hampshire.

Prescription Drug Refills: Health insurance companies are directed take steps to ensure that members have continuous access to prescription medications. Members are able to obtain a one-time refill of their covered prescription medications prior to the expiration of the waiting period between refills in order to maintain an adequate supply of medications. For maintenance medications, insurers are directed to permit members to obtain a 90-day supply. With regard to refills of certain drug classes, such as opioids, benzodiazepines, and stimulants, insurers may limit early refills as necessary to take into consideration patient safety risks.

The Order can be found on the [Insurance Department's website](#).

For additional information about New Hampshire's response to the Novel Coronavirus 2019, visit the [New Hampshire Department of Health and Human Service's website](#).

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