

Karima M. Woods, Commissioner

Commissioner's Order 03-2021

**ORDER EXTENDING COVERAGE OF COVID-19 TESTING  
FOR SYMPTOMATIC AND ASYMPTOMATIC INDIVIDUALS**

WHEREAS, to respond to the impact of the COVID-19 pandemic, Mayor Muriel Bowser declared a public emergency on March 11, 2020 with the issuance of Mayor's Order 2020-045, which has been extended by Mayor's Order 2021-119. The findings in the Mayor's Orders are incorporated by reference here;

WHEREAS, pursuant to the Department of Insurance, Securities and Banking Emergency Powers Emergency Amendment Act of 2021, effective November 5, 2021 (Act 24-\_\_\_; \_\_\_) and any temporary act, the Commissioner is authorized to exercise the emergency authority codified at D.C. Official Code § 31-104.01 “[f]or the duration of a public emergency declared by the Mayor pursuant to section 5a of the District of Columbia Public Emergency Act of 1980, effective October 17, 2002 (D.C. Law 14-194; D.C. Official Code § 7-2304) (‘public emergency’)”;

WHEREAS, as the pandemic continues to impact individuals globally and locally, public officials continue to learn more about SARS-CoV-2, the resulting variants, the range of symptoms reported by individuals diagnosed with COVID-19, the incubation period for the virus, and the risk of transmission posed by asymptomatic individuals in our communities;

WHEREAS, in recent months, the transmission of SARS-CoV-2 has been attributed to asymptomatic persons in large events and family gatherings across the US and abroad. These findings underscore the need for clinicians and public health practitioners to work rapidly to identify and diagnose asymptomatic individuals who are actively infected with SARS-CoV-2 and thus have the potential to transmit the virus to others;

WHEREAS, in furtherance of this objective, it is critically important that all District residents and workers covered by a health benefit plan issued in the District have access to COVID-19 testing and that the cost for such testing be covered by their health benefit plans regardless of their symptoms or known exposure to COVID-19; and

THEREFORE, it is hereby ORDERED that until rescinded or no longer authorized by District of Columbia law, all carriers offering health benefit plans in the District as defined in D.C. Official Code § 31-3301.01(20) shall cover COVID-19 testing for individuals covered by a health benefit plan without an order of testing by a physician or other health care provider, or cost sharing, who meet the standards prescribed in Title 22, DCMR, Chapter B2, Section 222, “COVID-19 TESTING FOR IN-PERSON WORK AND LEARNING,” and the Protecting Our Children Emergency Amendment Act of 2021, effective October 26, 2021 (D.C. Act 24-190; 68 DCR 11348), and any temporary act.

It is further ORDERED that Commissioner's Order 03-2021 supersedes all prior Orders to the extent there are inconsistencies.

Date: November 6, 2021

*Karima M. Woods*

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Commissioner  
Department of Insurance, Securities and Banking

For information and resources regarding the District's response to COVID-19, please visit:  
<https://coronavirus.dc.gov/>.