



## Insurance During Coronavirus (COVID-19)

The Department of Insurance, Securities, and Banking (DISB) has been monitoring coronavirus (COVID-19) as positive cases continue to be confirmed in the District, Maryland, and Virginia. Mayor Muriel Bowser has [declared both a state of emergency and a public health emergency](#) and on March 30, she issued a [stay-at-home order](#) for District residents.

In response, the Department has prepared information that may be helpful for consumers and businesses, and developed guidance for health insurance companies so that policyholders have access to the care and support they need. See our [Frequently Asked Questions](#) for helpful information and updates.

The Department has been working closely with the Executive Office of the Mayor, the Health Benefit Exchange Authority, and other District agencies to make sure that District policyholders do not experience barriers to testing and treatment. The insurance companies that the Department regulates have continuity of operations plans that allow them to respond to the needs of enrollees and to continue to process and pay claims in a timely manner. For additional information, visit your plan's website, including:

- [Aetna](#)
- [CareFirst Blue Cross Blue Shield](#)
- [Cigna](#)
- [Kaiser Permanente](#)
- [UnitedHealthcare](#)

Each of the District's health insurance companies will offer flexible options for consumers and, in some cases, waive cost-sharing for COVID-19 testing. They will also allow access to early refills for prescription drugs and, to the extent possible, extend grace periods for premium payments. Enrollees also are

encouraged to take advantage of the telehealth options offered by their health plan. The Department has issued [Bulletin 20-IB-3/13--Response to Coronavirus Disease 2019 \(COVID-19\) in the Washington DC Metropolitan Region](#) to offer additional guidance for the insurance industry. The National Association of Insurance Commissioners, of which the District is a member, has launched a [Coronavirus Resource Center](#).

Finally, be wary of [fraudulent products](#) advertised to treat or prevent COVID-19. Since COVID-19 is a novel disease, specific treatments for it have yet to be developed. [Be aware of scams](#), in general, during this unprecedented time. If you are concerned about interactions with your health plan surrounding the coronavirus, reach out to the Department with questions, concerns, or complaints at 202-727-8000, or visit [disb.dc.gov/service/file-complaint-or-report-fraud](https://disb.dc.gov/service/file-complaint-or-report-fraud).

For more information on the District's response to COVID-19, please visit [coronavirus.dc.gov](https://coronavirus.dc.gov).

#### DISB Mission

Our mission is three-fold: (1) cultivate a regulatory environment that protects consumers and attracts and retains financial services firms to the District; (2) empower and educate residents on financial matters; and (3) provide financing for District small businesses.