

# STATE OF NEW MEXICO

## OFFICE OF SUPERINTENDENT OF INSURANCE

**SUPERINTENDENT OF INSURANCE**  
Russell Toal



**DEPUTY SUPERINTENDENT**  
Robert E. Doucette, Jr.

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### **BULLETIN 2020-004**

**March 6, 2020**

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**TO: ALL INSURERS LICENSED TO SELL HEALTH INSURANCE IN NEW MEXICO**

**RE: COVID-19**

The State of New Mexico is taking all necessary steps to prepare for the potential spread of COVID-19 to our state. While we have had no confirmed cases as of this date, it is essential that, like the State itself, our partners in the health insurance industry take proactive steps to protect New Mexicans from the potential spread of the virus.

The Office of Superintendent of Insurance (“OSI”) urges all health insurers to at a minimum take the following steps:

- Provide members with information on COVID-19 that follows the guidance issued by the New Mexico Department of Health [cv.nmhealth.org](http://cv.nmhealth.org) and the CDC [cdc.gov/coronavirus/2019](https://cdc.gov/coronavirus/2019) websites on the virus. Insurers should be reaching out to their members to provide educational information on prevention, with emphasis on those most at risk. Insurers also should anticipate and take actions to handle increased member inquiries related to the virus.
- Advise network providers of the public health recommendations and protocols found on the NMDOH and CDC websites. Providers, as well as your own help and nurse-lines, should be reminded that patients who have symptoms consistent with COVID-19 should immediately call the NM Department of Health at 505-827-0006.
- Both your systems and those of network providers need to be able to bill and process the new COVID-19 billing codes ([CMS](#)). In addition, you should be encouraging network providers to utilize telehealth services to minimize exposure of provider staff and other patients to those who may have the virus.

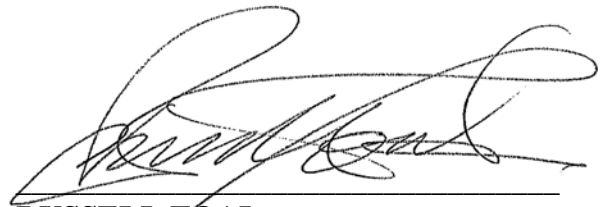
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- Ensure that your company's preparedness and continuing operation plans are current and shared with staff, network partners and producers. Importantly, please take all necessary steps to ensure that your utilization review, prior authorization, care and case management and emergency care policies and procedures are in accord with the CDC guidelines and do not present barriers to testing or treatment. Staff in these areas need to be trained as soon as possible.
- Ensure that insureds who may be in a COVID-19 waiting period of self-isolation can obtain a one-time refill of their covered prescription medications prior to expiration of the normal refill waiting period, taking into due consideration risks associated with certain drug classes.
- Be familiar with and respond affirmatively to the March 5 statement of the Board of Directors of America's Health Insurance Plans ("AHIP") on COVID-19 ([AHIP Statement](#)). In particular, our office, like AHIP, encourages all health insurers "to implement solutions so that out-of-pocket costs are not a barrier to people seeking testing for, and treatment of, COVID-19". AHIP and the OSI encourage *all* insurers to "take action to...waive patient cost sharing".

This is a time of preparedness, prevention and assessment for us all. We value our partnership with insurers and hope that you will respond to this message in an affirmative manner. We will be scheduling both a conference call and an in-person meeting on COVID-19 in the near future, and look forward to your participation.

Should any insured individuals experience difficulty with COVID-19 coverage or costs, please timely advise them that they should utilize your established grievance procedures as soon as possible. Should the insured have continuing concerns they can contact our Managed Healthcare Bureau by clicking here [MHCB](#).

**ISSUED** this 6<sup>th</sup> day of March, 2020.



**RUSSELL TOAL**  
**Superintendent of Insurance**