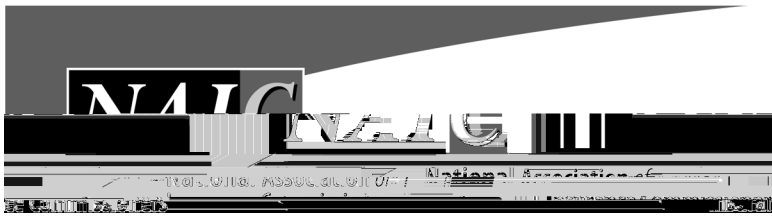


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Purpose

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The COVID-19 Pandemic and Health Insurance Regulation

JOSHUA D. FREDERICK, PH.D. J. BRADLEY KARL, PH.D.

IMPORTANCE With current projections of costs related to COVID-19 treatments in the billions, and heightened scrutiny on COVID-19 related health insurance coverage, the National Association of Insurance Commissioners (NAIC) convened in at the onset of the pandemic to deliberate how the industry could best deal with a pandemic. The changes across states result in a number of outcomes related to health care services, costs, and insurance.

OBJECTIVES The objective of this study is to provide a policy-focused overview of the changes to health insurance delivery and regulation states implemented during the COVID-19 pandemic.

EVIDENCE The information guiding this discussion is the State Bulletin and Alerts Life and Health spreadsheets obtained from the NAIC's Coronavirus Resource Center, last accessed on December 5th, 2020. The spreadsheets summarize state actions specific to health insurance provision during the pandemic.

FINDINGS The majority of state actions focused on cost sharing, telehealth, premiums/cancellations, special enrollment periods, rate and form reviews, and statutory filings. The NAIC remains engaged with state agencies, providing a forum for coordination between consumers, policy makers, health insurers, and providers. Moreover, the NAIC continues to be directly involved with federal lawmakers to ensure that congressional efforts to stabilize or support health insurance markets are efficiently communicated.

CONCLUSION & RELEVANCE This article summarizes the actions taken by the NAIC, distilling the information in a manner that informs policymakers, regulators, and insurance consumers. The policy discussions are importance in regards to future changes to health care costs, services, and health insurer filings. Many of the changes implemented by states are intended to be temporary, however, long term changes may be needed. This may require some consideration to health insurance market, as the effects of extending current COVID-19 orders may result in financial constraints, though as of this review the health insurance industry is not considered at risk.

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The COVID 19 Pandemic and Health Insurance Regulation

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Cummins, J. David and Richard A. Derrig, eds., 1989. *Financial Models of Insurance Solvency*, Norwell, Mass.: Kluwer Academic Publishers.

Manders, John M., Therese M. Vaughan and Robert H. Myers, Jr., 1994. “Insurance Regulation in the Public Interest: Where Do We Go from Here?” *Journal of Insurance Regulation*, 12: 285.

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“Spreading Disaster Risk,” 1994.

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