



Department of Business Regulation
Insurance Division
1511 Pontiac Avenue, Bldg. 69-2
Cranston, Rhode Island 02920

Insurance Bulletin Number 2020-5

Emergency Telemedicine Measures - COVID-19

On March 18, 2020, Governor Raimondo issued an [Executive Order 20-06](#), effective as of March 18, 2020 indicating that insurance carriers should allow and pay for telemedicine services in accordance with guidance issued by the Office of Health Insurance Commissioner (OHIC). On March 20, 2020, OHIC issued guidance on this issue. There has apparently been some confusion as to whether this Executive Order applies to all insurers or just insurers under the jurisdiction of OHIC. The answer to that question is that it applies to all insurers, regardless of the type of insurance written.

The Executive Order provisions do not distinguish between health insurance and other types of insurance providing in relevant part:

Insurance carriers shall establish reasonable requirements of the coverage of such telemedicine services, in accordance with guidance issued by OHIC, including with respect to documentation and recordkeeping, but may not impose any requirements more restrictive than those contained in [[OHIC Bulletin](#)] issued March 13, 2020 and the Telehealth benefits for Medicare beneficiaries. No insurance carrier shall impose any specific requirement on the technologies used to deliver telemedicine services (including any limitations on audio-only or live video technologies.)

This Bulletin is intended to inform all insurers providing medical treatment under policies of insurance that the provisions of the Executive Order and [OHIC Bulletin 2020-1](#) are applicable to all medical treatment paid for by insurers regardless of the type of insurance.

If you have any questions regarding this bulletin or any other matters, please send an email to dbr.insurance@dbr.ri.gov.

Elizabeth Kelleher Dwyer
Superintendent of Insurance
April 6, 2020