

Stay Informed About COVID-19

OHIC and DBR Answer Rhode Island's Frequently Asked COVID-19 Questions

Alongside our state and community partners, The Office of the Health Insurance Commissioner (OHIC) and the Department of Business Regulation (DBR) are closely monitoring COVID-19 developments in our state and working tirelessly to ensure Rhode Islanders stay safe and healthy during this difficult time. OHIC is focused on access and continuity of care for all Rhode Islanders while also reducing the spread of the virus. To keep consumers informed with timely, and accurate COVID-19 updates, OHIC and DBR collaborated to answer some frequently asked questions:

● Does My Health Insurance Cover Testing?

OHIC and Medicaid instructions require all fully-insured commercial plans, and Medicaid plans to cover testing and screening for COVID-19. Consumers *do not* need prior authorization and there are no cost-sharing requirements (co-pay, deductible, etc.). Additionally, if a federally-approved COVID-19 vaccine becomes available, OHIC requires insurers to cover the cost of immunization with no cost sharing for covered enrollees. For further information: ohic.ri.gov

● Does My Insurance Cover Telemedicine "Visits" With My Doctor?

Governor Raimondo signed an Executive Order on March 18 requiring all Rhode Island health insurers to cover all clinically appropriate, medically necessary services delivered via telemedicine (audio plus visual contact and telephone calls when appropriate). It is important for patients to call their health care providers before seeking in-person care. For further information: ohic.ri.gov

● Can I Sign Up For Health Insurance Now?

Yes. Contact HealthSource RI. If you are uninsured and seeking coverage due to the COVID-19 situation, you have until April 15, 2020 to sign up and indicate, COVID-19 on your application. In addition, anyone losing employer health insurance always has 60 days to apply for coverage. In both cases, contact HealthSource at healthsourceri.com.

● Is It Possible To Get Advanced Prescription Refills?

All fully-insured commercial plans and Medicaid MCOs must allow early refills of prescriptions as needed.

● If I Have To Close My Business Temporarily Because Of Staff Being Sick, Can I Claim Business-Interruption?

Insurance coverage can vary depending on the type of policy you have. Check with your insurance company or agent to see if your policy covers an epidemic or pandemic. Most business-interruption policies cover business closures for events such as fire, a burst pipe, or a windstorm.

● If I Cannot Do Business Because My Inventory Is Stalled Overseas, Can I Claim Business-Interruption?

Insurance coverage can vary depending on the type of policy you have. Check with your insurance company or agent to see if your policy covers an epidemic or pandemic.

● If I Close My Business Temporarily Because Of Fear Of Contracting The Virus, Can I Claim Business-Interruption?

Just because a civil authority orders travel restrictions or closes public spaces does not necessarily mean you have a covered loss under your business-interruption policy. Check with your insurance company or agent to see if your policy covers an epidemic or pandemic.

● Will Travel Insurance Cover Me If I Need To Cancel My Trip Due To The Coronavirus?

Travel insurance typically provides limited insurance for medical treatment and trip cancellation. Threat of illness is not typically covered; however, the policy may cover trip cancellation if the airline or civil authority cancels the trip. It is important to check with your travel insurance provider to see what your policy covers.

Important Phone Numbers and Emails

● Rhode Island Parent Information Network: [1-855-747-3224](tel:1-855-747-3224)

Any Rhode Islander with any type of health insurance can call and speak with trained professionals who can help them navigate the health insurance process and get what they need from their coverage.

● COVID-19 Info Line: [401-222-8022](tel:401-222-8022)

The Rhode Island Department of Health COVID-19 line provides support to people regarding COVID-19 and employment issues, the line is open from 8:30am - 4:30pm. An email address for questions is also available: RIDOH.COVID19Questions@health.ri.gov

● Rhode Island Insurance Division: [401-462-9520](tel:401-462-9520)

If you have questions about an insurance company or agent, contact the Rhode Island Insurance Division at (401) 462-9520 or email them at DBR.insurance@dbr.ri.gov. You may also file a complaint using our [online complaint form](#).