



**NEVADA
HEALTH
RESPONSE**

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Nevada Insurance Commissioner releases guidance for carriers during COVID-19 pandemic

Carson City, NV — Yesterday, Nevada Governor Steve Sisolak announced a new directive to expand Nevada's Battle Born Medical Corp by waiving licensure requirements to facilitate medical providers, including doctors, nurses, and EMTs from other states, as well as retirees, to join Nevada's fight against COVID-19.

Alongside these efforts to provide expanded healthcare options, [Nevada's Insurance Commissioner](#) released [guidance](#) earlier this week for insurance carriers during the COVID-19 crisis that includes:

- Encouraging all insurance carriers servicing policies in Nevada to provide flexibility with due dates for premiums. This includes the opportunity for an additional 60-day premium grace period.
- Encouraging health insurance carriers to expand the use of telehealth services, including telephonic services, following the relaxed standards set by the Department of Health and Human Services and the Nevada Medical Association. This opportunity is especially important for mental health and substance use disorder services and to reach citizens who are following appropriate social distancing standards; and
- Allowing insurance carriers to provide early refills or extra refills for prescriptions with the hope to help Nevada citizens who suffer from

chronic health conditions such as Aids, Cystic Fibrosis, Diabetes and Heart or Lung conditions for their own safety.

On March 5, 2020, in coordination with the Governor, the Nevada Department of Business and Industry's Division of Insurance (DOI) adopted an [emergency regulation](#) to ensure that Nevadans covered by health insurance policies regulated by the DOI are able to obtain medical services and prescriptions related to COVID-19 at their normal costs, despite disruptions caused by the spread of the virus.

"I am proud of the efforts of our state agencies, including the Division of Insurance and Nevada Health Link, to work in partnership with the industry and provide expanded coverage options for Nevadans during this healthcare crisis," said Governor Sisolak. "Many insurance companies serving Nevadans are also proactively working to help with treatment coverage and co-pays for COVID-19 treatment, along with other proactive responses to assist patients."

Last month, [Nevada Health Link](#) announced a limited-time Exceptional Circumstance Special Enrollment Period (SEP) for qualified Nevadans who missed the Open Enrollment Period (OEP). The SEP is running now through April 15, 2020, and allows eligible individuals to enroll in a qualified health plan through the state-based exchange platform, [Nevada Health Link](#).

To date, nearly 1,200 Nevadans have enrolled in coverage. Nevadans who lose their employer sponsored health insurance are always eligible to apply for coverage on Nevada Health Link within 60 days of the event. More information about Qualifying Life Events and Special Enrollment Periods can be found at www.NevadaHealthLink.com/sep or by calling 1-800-547-2927.

Additional information on insurance coverage during the COVID-19 crisis is available through the DOI at http://doi.nv.gov/News_Notices/Emergency_Notices/. Consumers are also encouraged to contact their insurance carriers for additional information. For information on COVID-19 and coverage under the Nevada Public Employees Benefits Program, go to <https://pebp.state.nv.us/wp-content/uploads/2020/03/COVID-19-FAQs-for-PEBP-3.2020.pdf>.

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