

CORONAVIRUS RESOURCE CENTER

A Discussion Guide: New York State Institutes New Health Directives for the Coronavirus

New York State Governor Andrew Cuomo has announced new measures aimed at helping inform and protect the people of the state against the recent outbreak of the coronavirus (COVID-19).

The main directive prohibits health insurers from subjecting the insured to cost-sharing when the insured visits an in-network provider or urgent care center, provided that the purpose of the visit is to test for COVID-19. The directive also prohibits cost-sharing on an insured for an emergency room visit for the purpose of testing for COVID-19.

Aside from this directive, the state Department of Financial Services has other instructions to health insurers in the state:

- Insurers should increase their customer relations. This means being more responsive to insured inquiries (especially surrounding COVID-19), providing more information surrounding employee benefits, and streamlining the insurer website/telephone menu options to allow the insured to more easily locate answers to health services questions.
- Insurers should partner with providers to create and improve upon telehealth programs.
- Insurers should ensure that provider networks are able to handle the (likely) increased quantity of requests for health services.
- Insurers should be aware that, in the event of an available vaccination/immunization, children under 19 must be covered. Insurers should also be prepared to cover the cost of vaccination/immunization for those over 19 without cost-sharing.
- Insurers should be prepared to cover the cost of off-formulary prescription drugs in the event no alternatives are available to treat the insured.
- Insurers must charge no more than in-network cost-sharing price for any stay in an emergency facility, even out-of-network or overseas.
- Insurers must hold harmless all insureds receiving surprise medical bills for health care services, especially those related to testing and treatment of COVID-19.

You can find the rest of the Governor's announcement [HERE](#).

[Contact your FNA representative](#) for more information and assistance on client communication on this matter. For more Coronavirus resources, please [click here](#).

DISCLAIMER: The information provided is not intended to constitute legal advice and should not be relied upon in lieu of your own legal assistance. In the event that you would like additional information regarding your insurance coverage and overall preparedness, please reach out to your local FNA Representative.