

## **COVID-19 Crisis Prompts OCI Guidance to Insurers**

***WMS Medigram***

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Insurers are being asked to allow small employers of physicians and other health care workers (2 - 49 employees) to extend health care coverage to employees who work less than 30 hours per week or are furloughed due to COVID-19.

The Commissioner, Mark Afable, issued a [bulletin](#) on March 26 that “encourages insurers to make available the option of maintaining coverage under the group insurance plan for employees working fewer than 30 hours per week.”

The bulletin also “encourages insurers to work with employers to provide the option of continuing dental, vision and prescription drug benefits when offered as separate policies.”

With a stay at home order in place until at least April 24, this is an important development for small groups. And, if insurers follow these recommendations, it will eliminate the need to change providers or incur new deductibles and cost-sharing requirements once the crisis has passed and employees return to full-time work.

## **Telemedicine and temporary provider professional liability coverage**

In a separate [bulletin](#) issued on March 31, OCI made it clear that insurers should do everything they can to help.

“At the direction of Governor Tony Evers, Insurance Commissioner Mark Afable issued a request to medical malpractice insurers today aimed at expanding access to telemedicine during the COVID-19 pandemic and at ensuring retired and out-of-state health care workers can get the medical malpractice coverage in order to support the state's response to COVID-19.”

Bud Chumbley, MD, MBA, and CEO of the Wisconsin Medical Society said, “It is extremely important for insurers to act now as all of Wisconsin steps up to the plate to minimize the severity of this crisis.”

## **What next?**

Both of these bulletins were prompted by inquiries made to the OCI from members of the medical community as well as a significant amount of advocacy by the Society and its insurance agency WisMed Assure.

This is a fluid situation as insurers react to these recommendations. To get the most up-to-date information about your insurance coverage, please contact us at [insurance@wismedassure.org](mailto:insurance@wismedassure.org) or 608.442.3810.

Christopher A. Noffke, GBDS

Director of Group Benefits

[WisMed Assure](#)

