



WESTMONT ASSOCIATES, INC.

COVID-19 – Insurance Department Responses Regarding Cancellation and Nonrenewal

Date: January 8, 2021

State	Cancellation and Nonrenewal Provisions	Link	Last Updated
AL	The Alabama Department of Insurance does not have specific guidance related cancellations, nonrenewals, or grace period extensions.		
AK	<u>Issued by Bulletin on March 18, 2020:</u> The Alaska Division of Insurance prohibits carriers from terminating insurance contracts due to non-payment. This effort will provide relief to affected policyholders by allowing continuing insurance coverage. In conjunction with this effort, the DOI will work with carriers to minimize the regulatory effects of such an extension, specifically financial review requirements. The extension of the grace period does not eliminate the obligation to pay the premium, but limits policy cancellation for late payment. Carriers are encouraged to work with policyholders in the collection of premiums and to waive all late fees.	Bulletin 20-08: Fair Treatment of Consumers	4/2/2020
AZ	<u>Issued by Bulletin on April 16, 2020:</u> By Regulatory Bulletin 2020-04 the Arizona Department of Insurance encourages insurers to offer specific types of relief. One example of potential relief that the Department provides is to refrain from cancelling or nonrenewing policies due to non-payment during this time of hardship.	Regulatory Bulletin 2020-04 April 16, 2020 COVID-19 and Insurance Customer Relief; Flexibility	4/17/2020
AR	To assist citizens who may struggle to overcome obstacles during this health emergency, the Department is hereby issuing a sixty (60) day moratorium on the cancellation/non-renewal of insurance policies for the non-payment of premiums for Arkansans: <ul style="list-style-type: none"> • Diagnosed with/positively tested for COVID-19 (Bulletin 6-2020); and • Terminated, laid off, or who are self-employed or an independent contractor and have experienced a cessation of work. (Bulletin 12-2020) This moratorium shall apply to all insurance policies issued in this state. Issued by Bulletin on May 11, 2020: By Bulletin No. 21-2020, the Commissioner issued a 45 day moratorium on the cancellation/non-renewal of personal lines and life and health insurance policies for the non-payment of premiums for the following Arkansas residents who, since March 11, 2020, have:	AR Moratorium on Cancellation/ Nonrenewal Bulletin No. 21-2020 45-Day Cancellation Moratorium for Certain Policyholders Affected by the COVID-19 Emergency Bulletin No. 28-2020:	8/18/2020

	<ul style="list-style-type: none"> • Been diagnosed with/positively tested for COVID-19; or • As a consequence of the COVID-19 health emergency, have been terminated, laid off, or who are selfemployed or an independent contractor and have experienced a cessation of work. Click on link to Bulletin for further details. <p>8/18/2020 By Bulletin No. 28-2020, the Commissioner imposed a moratorium on the cancellation/nonrenewal of personal lines and life and health insurance policies for the nonpayment of premiums for certain Arkansas residents, dating back to March 11, 2020.</p>	Moratorium on Cancellation for Certain Policyholders	
CA	<p><u>Issued by Press Release on March 18, 2020:</u> Insurance Commissioner Ricardo Lara today issued a Notice requesting that all insurance companies provide their policyholders with at least a 60-day grace period to pay insurance premiums. The Commissioner made the request to ensure policies are not cancelled for nonpayment of premium due to the novel coronavirus (COVID-19) public health emergency.</p> <p><u>Issued by Notice on April 3, 2020:</u> The Department notified all licensees that they should not attempt to enforce policy or statutory deadlines on policyholders until ninety (90) days after the end of the statewide “state of emergency” or other “state of emergency” that impacts a specific policyholder. This includes, but is not limited to, deadlines for the submission of a sworn proof of loss, other claim forms, examinations under oath, medical examinations, physical inspections of insured property, separating damaged property from undamaged property, temporary repairs to prevent further damage, and any other policy, statutory, or insurer imposed deadlines placed on the policyholder where failure to comply could result in the forfeiture, limitation, or waiver of any policyholder(s) rights to benefits under any policy of insurance.</p> <p><u>Issued by Notice on May 15, 2020</u> Commissioner Lara requested that the grace period to pay insurance premiums be extended until July 14, 2020, which is 60 days from the date of this Notice. Accordingly, insurance companies should not cancel or non-renew a policyholder for failure to pay insurance premiums during this time period.</p> <p>Bulletin 2020-4 extends the relevant time period for Bulletin 2020-3 and also provides additional clarification about that bulletin.</p>	<p>CA Premium Grace Period Extension</p> <p>Notice April 3, 2020 Extension of Policyholder Deadlines that Impact Claims</p> <p>Notice May 15, 2020: Notice of Extended Grace Period for Insurance Premium Payments</p> <p>Bulletin 2020-4 Premium Refunds, Credits, and Reductions</p>	5/18/2020
CO	<p><u>Issued by Bulletin on March 27, 2020:</u> The Division directs all insurance companies issuing coverage to personal and commercial policyholders to make reasonable accommodations to prevent individuals and businesses from losing coverage due to cancellation for the non-payment of premium during this unprecedented time.</p>	Bulletin No. B-5.38 Actions to Protect Consumers with Property and Casualty Insurance Policies	4/22/2020

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	<p>Reasonable accommodations should include, but not be limited to:</p> <ol style="list-style-type: none"> 1. Extension of premium grace periods; 2. Waiver of late payment fees; 3. A moratorium on cancellations for non-payment; 4. Defer any non-renewal underwriting actions; and, 5. Provide a continuation of coverage for any expiring policy. <p>Such accommodations should be available to the policyholder, and clearly explained on the insurer's website, for as long as the Orders are in effect or until the Bulletin is rescinded, whichever is later.</p> <p>Issued by Bulletin on April 21, 2020: The Department provides guidance to all insurers offering individual health benefit plans in the State of Colorado. Bulletin No. B-4.107 advises that Coloradans should have access to health insurance during the COVID-19 disaster emergency, and policies should not be cancelled for the non-payment of premiums due to financial hardship or other adverse circumstances resulting from the COVID-19 public health emergency.</p>	<p>Bulletin No. B-4.107 Policy Directives for Continuation of Individual Health Insurance Coverage</p>	
CT	<p><u>Issued by Bulletin on March 24, 2020:</u> The Connecticut Insurance Department is requesting that all insurance companies provide their insureds with at least a 60-day grace period to pay insurance premiums so that insurance policies are not cancelled for nonpayment of premium during this challenging time due to circumstances beyond the control of the insured.</p>	<p>Bulletin No. IC-40 60-Day Grace Period for Premium Payments</p>	4/2/2020
DC	<p>The District of Columbia Department of Insurance does not have specific guidance related cancellations, nonrenewals, or grace period extensions.</p>		
DE	<p><u>Issued by Bulletin on March 20, 2020:</u> The Commissioner requested companies to suspend all cancellation and nonrenewal due to nonpayment of premium during the state of emergency.</p> <p>That said, in the Sixth Modification to the State of Emergency, the governor declared that, "No insurer may, without a court order, lapse, terminate or cause to be forfeited a covered insurance policy because a covered policyholder does not pay a premium or interest or indebtedness on a premium under the policy that is due during the pendency of the declared state of emergency." A covered insurance policy includes health insurance, life insurance, disability insurance, property insurance, motor vehicle insurance, and commercial/business insurance. A "covered policyholder" means any individual or business entity who, as a result of the conditions imposed under the COVID-19 state of emergency, or the public health emergency, was laid off or fired from their employment or was required to close to significantly reduce its business.</p>	<p>Bulletin No. 116: Additional Guidance</p> <p>Sixth Modification to the State of Emergency</p> <p>Bulletin 117: Compliance with Regulatory Requirements</p>	4/7/2020

	<u>Issued by Bulletin on April 3, 2020:</u> The Department further expands on its position to suspend all cancellation and nonrenewals.		
FL	<u>Issued by Informational Memorandum on March 25, 2020:</u> Regulated entities are encouraged, when prudently possible, to be flexible with premium payments in order to avoid a lapse in coverage. Such flexibility can include: <ol style="list-style-type: none"> 1. Relaxing due dates; 2. Extending grace or reinstatement periods; 3. Waiving late fees and penalties; and 4. Allowing payment plans. Regulated entities are encouraged to only consider cancellation of policies if all possible efforts to work with consumers to continue coverage have been exhausted.	Informational Memorandum OI-20-04M: Continued Guidance for Response to COVID-19	4/2/2020
GA	<u>Issued by Directive on March 20, 2020:</u> The Georgia Department of Insurance directed all Property and Casualty insurers to refrain from canceling any commercial policy due to nonpayment of premium for the next 60 days, including business interruption or business income coverage.	GA Directive 20-EX-5: Directions to Property and Casualty Carriers	4/2/2020
HI	The Hawaii Department of Insurance does not have specific guidance related cancellations, nonrenewals, or grace period extensions.		
ID	<u>Issued by Bulletin on April 15, 2020:</u> Pursuant to authority in Idaho Code section 41-210(2) and 41-210(5), the Department hereby notifies insurance carriers that during the state of emergency, the Department will not regard certain activities as unfair trade practices or unfair methods of competition, and encourages carriers to consider implementing said activities during this state of emergency. The bulletin lists "Additional time before non-renewals or cancellation become effective," as an example of insurer flexibility.	Bulletin 20-05: Waiver of Certain Requirements due to COVID-19; Property & Casualty	
IL	<u>Issued by Bulletin on April 3, 2020:</u> 1. Moratorium on cancellations and nonrenewals. Insurers should seek to postpone or withdraw any previous notice of cancellation or nonrenewal in which the cancellation or nonrenewal occurs on or after March 9, 2020 on any in-force policy. Insurers should consider postponing the issuance of any new cancellation or nonrenewal notices through April 30, 2020, or a later time if considered reasonable given an individual consumer's circumstance. Insurers are asked to continue coverage, even in cases of unpaid premium, through at least April 30, 2020. 2. Postponement of cancellation and nonrenewal hearings. Please be advised that hearings and pretrial conferences scheduled on or after the date of this Company Bulletin may be continued to a date after April 30, 2020. The Hearing Officer will provide notice of the new hearing date to the parties. <u>Issued by Bulletin on April 20, 2020:</u>	Bulletin 2020-09: Suspension of Cancellation, Non-Renewal, and Premium Payment for Certain P&C Policies Bulletin 2020-11: Emergency Rulemaking at 50 Ill. Adm. Code 2040, Effective Immediately	5/6/2020



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	<p>Bulletin 2020-11 provides additional restrictions on cancellation/nonrenewal, as well as rate or program changes.</p> <p>Issued by Bulletin on May 5, 2020: The IL DOI release Bulletin 2020-12, which extends previously issued suspensions of cancellation, nonrenewal, and premium payments for consumer auto, homeowners, and commercial P&C policies other than fidelity/surety and ocean marine policies.</p>	<p>Bulletin 2020-12: Extending Previously Issued Suspension of Cancellation, Nonrenewal, and Premium Payment</p>	
IN	<p><u>Issued by Bulletin on March 26, 2020:</u> The Indiana Department of Insurance request all insurance companies and HMOs in Indiana to institute a moratorium on policy cancellations and non-renewals of any insurance policy in effect for a policyholder in Indiana to allow a grace period for any policyholder in Indiana for a period of 60-days for any premium payment due from March 19, 2020 to May 18, 2020.</p> <p><u>Issued by Bulletin on May 7, 2020:</u> Bulletin 254 extends the moratorium on policy cancellations and non-renewals detailed in Bulletin 252 through May 31, 2020.</p>	<p>Bulletin 252: Moratorium on Policy Cancellations and Non-Renewals</p> <p>Bulletin 254: Extension of Moratorium on Policy Cancellations and Non-Renewals</p>	5/7/2020
IA	<p><u>Issued by Bulletin on March 19, 2020:</u> The Iowa Department issued the following regarding individual and small-group coverage: However, in light of the Proclamation, the Commissioner requests that issuers on the Federally Facilitated Exchange extend premium payment deadlines (such as deadlines for payment to effectuate coverage) and delay cancellations for non-payment of premium that are at least consistent with this Bulletin.</p>	<p>Bulletin 20-04: Individual and Small Group Coverage Impacted by COVID-19</p>	
KS	<p>The Kansas Department of Insurance does not have specific guidance related cancellations, nonrenewals, or grace period extensions.</p>		
KY	<p>The Kentucky Department of Insurance does not have specific guidance related cancellations, nonrenewals, or grace period extensions.</p>		
LA	<p>The Louisiana Department of Insurance issued an Emergency Rule suspends any notice of cancellation, notice of nonrenewal, nonreinstatement or any other notice. Backdating the order to March 12, 2020, any such notice shall be null and void and have no force of effect.</p>	<p>Emergency Rule 40: Cancellations and Nonrenewals</p>	4/2/2020
ME	<p>April 7, 2020: The Department has released a supplemental order regarding the deferral or premium deadlines. The order addresses grace period, cancellations, and nonrenewals for health insurers. The order differentiates between individuals receiving Advance Premium Tax Credits (APTC) and individuals and groups not receiving APTC.</p>	<p>Supplemental Order Regarding Deferral of Premium Deadlines</p>	4/7/2020

MD	<p>The Maryland Department of Insurance encourages all Life & Health Carriers and Property and Casualty Insurers doing business in the State to make reasonable accommodations so that individuals and businesses do not lose coverage due to non-payment of premium during this emergency. Reasonable accommodations may include suspension of premiums due, extension of billing due dates and premium grace periods, and waiver of installment and late payment fees.</p> <p>July 7, 2020: In response to requests for guidance by property and casualty insurers that have deferred cancellation and/or premium collection, the Administration provides the following guidance to insurers with respect to the resumption of non-payment cancellations of property and casualty insurance policies in Maryland:</p> <ol style="list-style-type: none"> 1. All existing legal requirements for advance notification, mailing method and content of such notices are in effect; 2. An insurer may not cancel a current policy term as a result of a past due amount from a prior term; 3. Payments received from insureds that are in arrears should be applied to the current policy period before being applied to a prior term's premium due. <p>August 11, 2020: Per Bulletin No. 20-30, effective immediately, health carriers are to suspend health benefit cancellations and nonrenewals of individual health policies for non-payment of premium. This regulation shall be in effect for a period of 60 days, at which time the Commissioner will determine whether to renew the Bulletin.</p> <p>November 25, 2020: Per Bulletin No. 20-42, health carriers are to continue suspension of health benefit cancellations and nonrenewals of individual health policies for non-payment of premium for a period of 60 days beginning on November 27, 2020.</p>	<p>Bulletin 20-10: Bulletin Regarding Premium Payment</p> <p>Bulletin No. 20-28: Cancellation of P&C Policies</p> <p>Bulletin No. 20-30: Health Benefit Plan Cancellations and Nonrenewals Due to Nonpayment of Premium</p> <p>Bulletin 20-42: Continued Health Benefit Plan Cancellations and Nonrenewals Due to Nonpayment of Premium</p>	11/30/2020
MA	The Massachusetts Department of Insurance does not have specific guidance related cancellations, nonrenewals, or grace period extensions.		
MI	<p>Issued by Bulletin on April 13, 2020:</p> <p>The Director strongly encourages insurers to provide their insureds with at least a 60-day grace period to pay insurance premiums so that insurance policies are not cancelled for nonpayment of premium. Insurers may effectuate this directive by offering payment accommodations, such as allowing consumers to defer payments (without incurring interest), extending payment due dates, and/or waiving late or reinstatement fees.</p>	Bulletin 20-16: Insurer Flexibility Request	4/14/2020
MN	The Minnesota Department of Insurance does not have specific guidance related cancellations, nonrenewals, or grace period extensions.		



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MS	<p><u>Issued by Bulletin on March 25, 2020:</u> To assist Mississippians impacted by this pandemic and the closures and quarantines it has caused, the Mississippi Insurance Department (“Department”) is hereby issuing a sixty (60) day moratorium on the cancellation/non-renewal of policies for the non-payment of premiums, effective March 24, 2020. This moratorium shall apply to all policies issued or issued for delivery in this State.</p> <p>Additionally, on April 1, 2020, Mississippi issued a clarification regarding the moratorium.</p>	<p>Moratorium on Policy Cancellations/ Nonrenewals for Policyholders</p> <p>Bulletin 2020-4: Clarification on the Moratorium on Cancellations and Nonrenewals</p>	4/2/2020
MO	<p><u>Issued by Bulletin on March 21, 2020:</u> Coverage for residents of the State of Missouri should continue under all insurance policies in effect as of March 13, 2020, and shall remain in effect until such time as Executive Order 20-04 is terminated or this bulletin is rescinded, whichever is later. Insurers are strongly encouraged not to cancel, nonrenew, or terminate coverage while this Bulletin is in effect.</p> <p><u>Issued by Bulletin on May 7, 2020:</u> Per Bulletin 20-10, the Department is extending the application of Bulletin 20-05 until June 15, 2020. All insurers, including health carriers, are strongly encouraged to extend grace periods until June 15, 2020.</p>	<p>Bulletin 20-05: Assistance to Policyholders</p> <p>Bulletin 20-10: Extension and Terminations of Grace Periods extended under Bulletin 20-05</p>	5/7/2020
MT	<p><u>Issued by Department Updated on March 26, 2020:</u> The Montana recommended the following among other suggests to provide insureds with relieve: Pausing cancellation of coverage for motorists due to temporary non-payment and policy expiration.</p>	<p>MT Insurer Recommendations</p>	4/2/2020
NE	<p><u>Issued by Notice on March 27, 2020:</u> The Nebraska Department of Insurance, thus far, has only requested that any accommodations provided to policyholders be on a consistent and fair basis.</p>	<p>NE Insurer Accommodations</p>	4/2/2020
NV	<p><u>Issued by Department Statement on March 30, 2020 regarding P&C Insurers:</u> The Nevada Division of Insurance encourages all Property & Casualty carriers to consider the following relief for those Nevadans affected by the COVID-19 outbreak. The focus of all of the actions below should be on the industry’s consumer service obligations.</p> <ul style="list-style-type: none"> • Providing an extended grace period before cancellation of coverage • Providing flexibility with due dates for premiums • Waiving late fees and penalties • Payment plans for premiums to avoid a lapse in coverage • Only cancel or non-renew if all other efforts are exhausted 	<p>Statement Regarding the P&C Market</p> <p>Statement Regarding the Health Insurance Market</p>	4/2/2020

	<p><u>Issued by Department Statement on March 30, 2020 regarding Health Insurers:</u> The Nevada Division of Insurance encourages all Health insurance carriers as members of the Nevada community, to consider the following relief for those Nevadans affected by the COVID-19 outbreak. The focus of all the requests below are on actions the industry can take to deliver on its consumer service obligations.</p> <p>Premium concerns due to financial hardships:</p> <ul style="list-style-type: none"> • Providing an additional 60-day grace period before cancellation of coverage • Providing flexibility with due dates for premiums • Waiving late fees and penalties • Payment plans for premiums to avoid a lapse in coverage • Only cancel or non-renew if all other efforts are exhausted <ul style="list-style-type: none"> ○ Do not impose discriminatory cancelations or non-renewal options. • Encourage the use of electronic payments 		
NH	The New Hampshire Department of Insurance does not have specific guidance related cancellations, nonrenewals, or grace period extensions.		
NJ	<p><u>Issued by Bulletin on March 19, 2020:</u> The New Jersey Department of Insurance asked insurers to provide flexibility to insureds, including relaxing due dates for premium payments, extending grace periods, and allowing forbearance regarding the cancellation and nonrenewal of policies.</p> <p>Issued by a series of Bulletins and a corresponding Press Released on April 10, 2020: Executive Order 123 a minimum 60-day grace period for health and dental insurance policies, and a minimum 90-day grace period for life insurance, insurance premium-financing arrangements, and property and casualty insurance, which includes auto, homeowners, and renters insurance. These requirements are expressed in Bulletins 20-11 through 20-17.</p> <p>June 1, 2020: Per Bulletin 20-27, in response to the disruption caused by COVID-19, the Department is directing carriers to provide policyholders and contract holders who may be experiencing a financial hardship due to COVID-19 with a 60-day emergency grace period to pay premiums so that insurance policies or contracts are not cancelled for nonpayment of premium due. A policyholder or contract holder may elect to begin the emergency grace period retroactively on April 1, 2020 or May 1, 2020. During this emergency grace period, carriers cannot cancel any policy for nonpayment of premium. Coverage must remain in force and claims must be paid and may not be pended.</p>	<p>NJ Bulletin Regarding Industry Response to COVID-19</p> <p>Bulletin No. 20-11: Guidance Regarding Barriers to Coverage</p> <p>Bulletin No. 20-12: Guidance Regarding Small Employer Health and Dental Plans</p> <p>Bulletin No. 20-13: Guidance Regarding Large Group Health Benefit</p> <p>Bulletin No. 20-14: Guidance Regarding Medicare Supplement Plans</p>	6/1/2020



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		<p>Bulletin No. 20-15: Directive Regarding P&C Cancellations and Grace Periods</p> <p>Bulletin No. 20-16: Directive Regarding Life Carriers Extending Grace Periods</p> <p>Bulletin No. 20-17: Directive Regarding Premium Finance Companies Extending Grace Periods</p> <p>Press Release: April 10, 2020 – Regarding Bulletins Published on Grace Periods and Cancellations</p> <p>Bulletin No. 20-17: 60-Day Grace Period for Health Policies</p>	
NM	The New Mexico Department of Insurance does not have specific guidance related cancellations, nonrenewals, or grace period extensions.		
NY	<p>Issued by Press Release on March 30, 2020:</p> <p>The New York DFS directs property and casualty insurers to provide flexibility to consumers experiencing financial hardship caused by the pandemic by extending to 60 days the grace period for the payment of premiums and fees under auto, homeowners and renters insurance policies, among others. The same relief will be available for businesses with 100 employees or less, independently owned and operated and resident in New York, under auto, homeowners, renters, workers' compensation, medical malpractice, livery and taxi, and certain other lines of commercial insurance.</p>	<p>NY Press Release Regarding Cancellation, Nonrenewals, and Other Responses to Financial Hardship</p> <p>ELANY Bulletin No. 2020-16: Moratorium on</p>	7/7/2020

<p>DFS requires property and casualty insurers to provide the following relief to consumers and small businesses who can demonstrate financial hardship due to COVID-19:</p> <ul style="list-style-type: none"> • Provide a 60-day grace period for the cancellation, conditional renewal or non-renewal of a policyholder’s insurance policy; • Allow premiums due but not paid during the 60-day period to be paid over the course of the following year in 12 equal monthly installments; and • Waive any late payment fees, and not report late payments to credit rating agencies, during the 60-day period. <p>April 6, 2020: ELANY published Bulletin 2020-17 to clarify the moratorium referenced in ELANY Bulletin 2020-16.</p> <p>April 7, 2020: ELANY published a revised Bulletin 2020-17, which clarifies the moratorium referenced in ELANY Bulletin 2020-16.</p> <p>May 13, 2020: ELANY Bulletin No. 2020-24 offers a further clarification regarding the DFNYS moratorium on cancellations and nonrenewals.</p> <p>June 4, 2020: The DFS’s emergency regulation regarding the cancellation/nonrenewal moratorium, premium payment grace period, and notice requirements has been extended and will now remain in effect through June 28, 2020, unless further extended.</p> <p>June 6, 2020: The Emergency Regulation regarding the moratorium on cancellation/nonrenewal has been further extended to July 6, 2020.</p> <p>July 7, 2020: The NY DFS’s emergency regulations extending the cancellation and nonrenewal moratorium to July 6 has not been renewed, according to ELANY, Therefore, after July 6, 2020, insurers are no longer required to grant new moratoriums and premium payment grace periods to policyholders claiming a COVID-19 financial hardship. Relief granted prior to July 7, 2020 must be administered pursuant to the requirements of the now expired executive order and emergency regulations.</p>	<p><u>Cancellations and Nonrenewals</u></p> <p><u>ELANY Bulletin No. 2020-17 Revised: Clarification on the Moratorium on Cancellations and Nonrenewals</u></p> <p><u>ELANY Bulletin No. 2020-24: Clarification of COVID-19 Moratorium/ Grace Periods/ Notifications</u></p> <p><u>ELANY Bulletin 2020-31: Extension of Moratorium, Premium Payment Grace Period, and Notification Requirements</u></p> <p><u>ELANY Bulletin 2020-33: Further Extension of Moratorium, Premium Payment Grace Period, and Notification Requirements</u></p> <p><u>ELANY Bulletin 2020-39: Cancellation and Nonrenewals</u></p>	
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NC	<p><u>Issued by Department Notice on March 24, 2020:</u> Commissioner Causey has asked the state's insurance industry to consider the following actions:</p> <ul style="list-style-type: none"> • Relax due dates for premiums payments. • Extend grace periods. • Waive late fees and penalties. • Allow payment plans for premiums payments to otherwise avoid a lapse in coverage. • Consider cancellation or non-renewal of policies only after exhausting other efforts to work with policyholders to continue coverage 	NC DOI Request for Insurer Flexibility	4/2/2020
ND	<p><u>Issued by Bulletin on March 30, 2020:</u> The North Dakota Department of Insurance urges insurers to provide flexibility and possible relief to insureds. The Bulletin includes the extension of premium payment deadlines, extension of grace periods, and additional time for cancellations and nonrenewals as examples of insurer flexibility.</p>	Bulletin 2020-08: Assistance to Consumers	4/2/2020
OH	<p><u>Issued by Bulletin on March 20, 2020:</u> The Ohio Department of Insurance directed Insurances to give their Insureds the option of deferring premium, interest free, for up to 60 calendar days from original premium due date.</p>	Health Insurance Coverage Flexibility	4/2/2020
OK	<p><u>Issued by Bulletin on March 17, 2020 regarding Health Insurers:</u> Health carriers shall not cancel the coverage of any person who has been diagnosed with COVID-19 and is unable to return to work or maintain coverage under their current health carrier because of COVID -19 for the next ninety (90) days. Health carriers should extend the traditional thirty (30) day grace period to a sixty (60) day grace period for nonpayment of premiums. Federal rules governing marketplace policies (ACA) will remain in effect with respect to grace periods.</p> <p><u>Issued by Bulletin on March 20, 2020 regarding P&C Insurers:</u> Property and casualty carriers should extend their applicable grace period for nonpayment of premium by an additional forty-five (45) days. This grace period extension does not relieve an insured of the obligation to pay premiums but merely is a deferral of the payment due date.</p>	OK Directive to Health Carriers OK Directive to Property and Casualty Carriers	4/2/2020
OR	<p><u>Issued by News Release on March 30, 2020:</u> The Oregon Department of Consumer and Business Services issued a temporary emergency order today in response to the COVID-19 outbreak. It requires all insurance companies to extend grace periods for premium payments, postpone policy cancellations and nonrenewals, and extend deadlines for reporting claims.</p> <p>...</p> <p>Insurance companies must take steps immediately to do the following until the order is no longer in effect:</p>	Grace Period for Insurance Deadlines	4/2/2020

	<ul style="list-style-type: none"> • Institute a grace period for premium payments on all insurance policies issued in the state • Suspend all cancellations and nonrenewals for active insurance policies • Extend all deadlines for consumers to report claims and communicate about claims • Provide consumers the ability to make premium payments and report claims while maintaining safe social distancing standards <p>The order is effective immediately, and will be in force through at least April 23. If necessary, the department may extend the duration of this temporary order.</p>		
PA	<p><u>Issued by Department Notice on March 19, 2020:</u> The Department specifically encourages the entities and individuals it regulates to assist those affected by the current situation. Insurers should consider the following actions: consistent with prudent insurance practices, relaxing due dates for premiums payments, extending grace periods, waiving late fees and penalties, and allowing payment plans for premiums payments to otherwise avoid a lapse in coverage. Insurers should consider cancellation or non-renewal of policies only after exhausting other efforts to work with policyholders to continue coverage.</p>	PA Directives to All Insurers	4/2/2020
RI	<p><u>Issued by Bulletin on March 25, 2020:</u> The Rhode Island Insurance Division requests that insurers provide as much flexibility as possible to allow insureds to maintain their existing coverage by implementing and extending grace periods for premium payments, allowing payment plans for premium payments and instituting whatever other measures necessary to assist insureds in avoiding or delaying cancellation or a lapse of insurance coverage.</p>	Bulletin 2020-4: Insurer Flexibility	4/2/2020
SC	<p><u>Issued by Bulletin on March 25, 2020:</u> The South Carolina Department of Insurance urges insurers to provide flexibility and possible relief to insureds. The Bulletin includes the extension of premium payment deadlines and additional time for cancellations and nonrenewals as examples of insurer flexibility.</p>	SC Directive to All Insurers	4/2/2020
SD	<p><u>Issued by Bulletin on March 25, 2020:</u> The Division urges health carriers to make reasonable accommodation for premium payments prior to cancellation and refrain from cancelling coverage for individuals that have been diagnosed with COVID-19. Carriers may elect to extend premium grace periods.</p>	SD Request to Health Carriers	
TN	<p><u>Issued by Bulletin on March 24, 2020:</u> Carriers should work with employers or individuals to find the best ways to address concerns with the timing of premium payments in order to delay any cancellation of coverage for non-payment and collection activity.</p>	Bulletin 20-03: Directive to All Insurers	4/2/2020
TX	The Texas Department of Insurance does not have specific guidance related cancellations, nonrenewals, or grace period extensions.		
UT	<p><u>Issued by Bulletin on March 17, 2020:</u> While the bulletin does not explicitly address cancellation and nonrenewal actions, the Utah Department has asked insurers providing health insurance to expand coverage and open</p>	DOI COVID-19 Directive to Health Insurance Providers	4/2/2020



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	accessibility. Westmont will continue to survey if this flexibility leads to cancellation and nonrenewal leniency requests from the Department.	UT DOI Urges Insurers to Expand Coverage	
VT	The Vermont Department of Insurance does not have specific guidance related cancellations, nonrenewals, or grace period extensions.		
VA	The Virginia Department of Insurance does not have specific guidance related cancellations, nonrenewals, or grace period extensions.		
WA	<p><u>Issued by Emergency Order on March 24, 2020:</u> The Washington Department of Insurance activated provision RCW 48.02.060(4)(b), (c), & (d). In its order, the Department provided the following guidance:</p> <p>For individual and group health plans, other than qualified health plans purchased by individuals receiving an advanced premium tax credit through the Health Benefit Exchange, in effect or expiring during the period of Governor Inslee’s Proclamation 20-05, Regulated Entities must allow a grace period for payment of premiums no less than sixty (60) days. If a Regulated Entity chooses to allow a grace period longer than sixty days, such grace period must be applied uniformly to all health plans and to all enrollees within any given health plan. Any communication from Regulated Entities addressed to enrollees during the grace period must clearly state the enrollee’s obligation to pay back premiums or potentially be subject to billing from health care providers for unpaid claims, and must clearly state the Regulated Entity’s obligations during the grace period, in light of the state of emergency and emergency orders issued by the Governor or the Office of the Insurance Commissioner.</p> <p><u>Issued by Emergency Order on May 26, 2020:</u> The expiration date of Emergency Order 20-02 is hereby EXTENDED BY 30 DAYS, pursuant to the Insurance Commissioner’s authority in RCW 48.02.060(5). However, the provisions of Part E are not extended and shall expire after May 23, 2020. With this modification, Emergency Order 20-02 is therefore in effect until June 21, 2020.</p>	<p>Emergency Order No. 20-02: Further Directives to Health Insurers</p> <p>Extension of Emergency Order No. 20-03: Directive to P&C</p>	5/27/2020
WV	<p><u>Issued by Bulletin on March 26, 2020:</u> Insurers should be willing to, and are encouraged to, be flexible with insureds or policyholders by voluntarily instituting moratoriums on cancellations or premium collections and allow for alternative payment arrangements, deferred premium payments, premium holidays and acceleration or waiver of underwriting requirements so that policyholders do not become delinquent during and as a result of the crisis.</p>	Bulletin 20-07: Directives Regarding Insurer Practices	4/2/2020
WI	<u>Issued by Bulletin on March 20, 2020:</u>	Bulletin 2020-03-20:	4/2/2020

	Insurers are encouraged to offer flexibility to insureds who are incurring economic hardship. This flexibility can include offering non-cancellation periods, deferred premium payments, premium holidays and acceleration or waiver of underwriting requirements. OCI will not view any accommodations made to insureds incurring economic hardship during the COVID-19 public health emergency as violating insurance laws such as unfair inducement prohibitions. Accommodations should not be applied in an unfairly discriminatory manner.	Complying with Regulatory Requirements	
WY	The Wyoming Department of Insurance does not have specific guidance related cancellations, nonrenewals, or grace period extensions.		