

# COVID-19 Updates



# Voluntary agreement on COVID-19 testing

- On March 5, Gov. Brown announced agreement negotiated with Oregon insurers
- Insurers agreed to provide coverage without cost-sharing for:
  - COVID-19 testing
  - ER, urgent care, and office visits related to testing
  - A vaccine, when available

# Guidance on telehealth coverage

On March 24, DCBS and OHA released joint guidance on telehealth for insurers and CCOs:

- Health plans should cover in-network telehealth services whenever possible and clinically appropriate
- Providers may use all types of telehealth delivery
- Cost-sharing may be no more than for in-person services
- Telehealth provider networks must be adequate; pay parity for telehealth is strongly encouraged
- Plans must waive requirements that could pose barriers

# Implementation

- All domestic Oregon health insurers have expanded telehealth coverage
- All insurers in Oregon's individual and small group markets report that they have instituted pay parity for those plans
- Increases in telehealth for behavioral health

# Health insurer survey results

<b>2019 March/April Total # of Claims</b>	<b>2020 March/April Total # of Claims</b>	<b>2019 March/April Total \$ in Telehealth</b>	<b>2020 March/April Total \$ in Telehealth</b>
7,213	210,828	\$717,904	\$29,727,947

# Emergency orders

- On March 25, DCBS issued an order for all lines of insurance, requiring:
  - Extended grace periods for premium payment
  - Suspension of deadlines for communications between insurers and policyholders
  - Prohibiting most involuntary cancellations and nonrenewals of insurance policies.

# Health insurance order

- On May 5, DCBS issued a new emergency order for health insurance, establishing:
  - 60-day grace period for premium payment
  - Claims must be paid for the first 30 days
- DCBS plans to renew this order until the circumstances change in the COVID-19 outbreak

# Emergency orders

## Grace periods for insurance emergency orders:

Type of insurance	Minimum length of grace period	Length of time claims will be paid during grace period
Health	60 days	30 days
Life and disability	90 days	90 days
Long-term care	60 days	30 days
Property and casualty	60 days	60 days

# 2021 rate review update

- Initial rate filings for 2021 submitted May 18
- Individual market:
  - Six companies
  - Weighted average: **2.2%** increase
- Small group market:
  - Nine companies
  - Weighted average: **3.9%** increase

# ACA compliant plans

## 2021 health insurance rate requests

INDIVIDUAL MARKET		
Company	Average rate request	Requested Portland silver 40-year-old rate
BridgeSpan	11.1%	\$490
Kaiser	-3.5%	\$425
Moda	4.7%	\$442
PacificSource	4.2%	\$460
Providence	2.6%	\$454
Regence	2.5%	\$478

SMALL GROUP MARKET		
Company	Average rate request	Requested Portland silver 40-year-old rate
Health Net	7%	\$361
Kaiser	3.5%	\$335
Moda	5.8%	\$401
PacificSource	1.3%	\$405
Providence	3.9%	\$367
Regence	5.2%	\$355
Samaritan	7.9%	\$394
UnitedHealthcare, Inc.	-1.1%	\$398
UnitedHealthcare of Oregon	6.2%	\$398

# Proposed 2021 individual plan coverage by county

\*Kaiser is offering partial service in Benton, Lane, Linn, and Hood River counties.

\*\*Regence is applying to offer plans both on and off the Health Insurance Marketplace.

County	BridgeSpan	*Kaiser	Moda	PacificSource	Providence	**Regence	Total Carriers
BAKER	✓		✓		✓	✓	4
BENTON	✓	✓		✓	✓	✓	5
CLACKAMAS	✓	✓	✓	✓	✓	✓	6
CLATSOP	✓		✓		✓	✓	4
COLUMBIA	✓	✓	✓		✓	✓	5
COOS	✓		✓		✓	✓	4
CROOK	✓		✓	✓	✓	✓	5
CURRY	✓		✓		✓	✓	4
DESCHUTES	✓			✓	✓	✓	4
DOUGLAS	✓		✓	✓	✓	✓	5
GILLIAM	✓		✓		✓	✓	4
GRANT	✓		✓		✓	✓	4
HARNEY	✓		✓		✓	✓	4
HOOD RIVER	✓	✓	✓		✓	✓	5
JACKSON	✓		✓	✓	✓	✓	5
JEFFERSON	✓		✓	✓	✓	✓	5
JOSEPHINE	✓		✓	✓	✓	✓	5

KLAMATH	✓		✓		✓	✓	4
LAKE	✓		✓		✓	✓	4
LANE	✓	✓	✓	✓	✓	✓	6
LINCOLN	✓				✓	✓	3
LINN	✓	✓			✓	✓	5
MALHEUR	✓		✓		✓	✓	4
MARION	✓	✓	✓		✓	✓	5
MORROW	✓		✓		✓	✓	4
MULTNOMAH	✓	✓	✓	✓	✓	✓	6
POLK	✓	✓	✓		✓	✓	5
SHERMAN	✓		✓		✓	✓	4
TILLAMOOK	✓		✓		✓	✓	4
UMATILLA	✓		✓		✓	✓	4
UNION	✓		✓		✓	✓	4
WALLOWA	✓		✓		✓	✓	4
WASCO	✓		✓		✓	✓	4
WASHINGTON	✓	✓	✓	✓	✓	✓	6
WHEELER	✓		✓		✓	✓	4
YAMHILL	✓	✓	✓	✓	✓	✓	6

Questions?

