

KENTUCKY EXECUTIVE ORDER
STATE OF EMERGENCY RELATED TO INSURANCE – CORONAVIRUS

(effective March 09, 2020)

On March 6, 2020, Governor Andrew Beshear, declared a state of emergency in Kentucky to protect the interests of Kentuckians. (See Executive Order 2020-220.)

Accordingly, the following Orders were mandated during the duration of the State of Emergency referenced above, or until the Executive Order 2020-220 is rescinded by further order or by operation of law.

For purposes of the Order, all Insurers – defined by Kentucky law as any insurance company; health maintenance organization; *self-funded public employer plan*; multiple employer welfare arrangement not exempt from state regulation by ERISA; provider-sponsored integrated health delivery network; self-insured employer-organized association; or nonprofit hospital, medical-surgical, dental, or health service corporation authorized to transact health insurance business in Kentucky – must comply with the following:

1. Waive all cost-sharing including copayments, coinsurance, and deductibles for screening and testing for COVID-19 as specified by the Centers for Disease Control and Prevention (CDC), including hospital, emergency department, urgent care, provider office visits, lab testing, telehealth, and any immunizations that are made available.
2. Waive any prior authorization requirements for screening and diagnostic testing for COVID-19 and respond to any requests for treatment of COVID-19 on a timely basis.
3. Ensure that provider networks are adequate to handle an increase in the need for health care services, including by offering access to out-of-network services where appropriate.
4. Notify all contracted providers that the Insurer is waiving the cost-sharing and prior authorization requirements and ensure that information regarding the waivers is provided to customer service centers, nurse advice lines, and others so that proper information is provided to insured citizens.
5. Ensure that the Insurer's websites contain complete and accurate information related to coverage for COVID-19 screening, testing, and treatment.
6. When prescription drug coverage exists for Insured citizens, allow individuals to obtain refills of their prescriptions even if the prescription was recently filled, consistent with approval from patients' health care providers and/or pharmacists.

KENTUCKY EXECUTIVE ORDER – STATE OF EMERGENCY RELATED TO CORONAVIRUS (Summary)