

COMMONWEALTH OF VIRGINIA



SCOTT A. WHITE
COMMISSIONER OF INSURANCE
STATE CORPORATION COMMISSION
BUREAU OF INSURANCE

P.O. BOX 1157
RICHMOND, VIRGINIA 23218
1300 E. MAIN STREET
RICHMOND, VIRGINIA 23219
TELEPHONE: (804) 371-9741
www.scc.virginia.gov/boi

March 23, 2020

Statement of the Virginia Bureau of Insurance Regarding Flexibility for Catastrophic Plan Coverage Issued in the Individual Market

On March 18, 2020, the Centers for Medicare and Medicaid Services (CMS) issued a frequently asked question document ([FAQ](#)) that indicates that it will allow a carrier who issues catastrophic plans to provide coverage for the diagnosis and treatment of COVID-19 before the enrollee meets the plan deductible.

Neither CMS nor the Virginia Bureau of Insurance (the Bureau) will take an enforcement action against a carrier if they provide additional coverage to change benefits or cost-share structures of their catastrophic policies to provide pre-deductible coverage for services associated with the diagnosis and/or treatment of COVID-19.

Such a change in benefits or cost-share structures to provide a better benefit will not require approval of any such amendment, but if provided, must be done in a uniform manner for all catastrophic plan enrollees. The Bureau encourages carriers to communicate such additional coverage to enrollees.

Questions regarding this Statement should be directed to Sharon Holston, Principal Insurance Market Examiner, at: Sharon.Holston@scc.virginia.gov.