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The Centers for Medicare & Medicaid Services has issued a communication that provides states and issuers flexibility to protect the health and safety of new and existing enrollees in the Federally-facilitated Exchanges and State-based Exchanges on the Federal Platform during the COVID-19 national emergency. This extension of premium payment deadlines and delay of cancellations or terminations of coverage for non-payment of premiums must be with the permission of the applicable state regulatory authority.

The Bureau of Insurance encourages insurers who wish to extend premium payment deadlines and delay the beginning of the grace period for individual policyholders. Actions a carrier takes in this manner must be consistent with CMS guidance posted at: <https://www.cms.gov/files/document/faqs-payment-and-grace-period-covid-19.pdf> and be consistent for all policyholders on and off the exchange. Once a grace period is triggered, the basic requirements applicable to the grace period must remain unchanged.

According to CMS, the non-enforcement policy announced in this document will continue as long as either the COVID-19 national emergency or the section 319 public health emergency are in effect.