

News Release

State Corporation Commission
Division of Information Resources



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Contact: Allan A. Sharrett
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Date: February 5, 2020
For Immediate Release

SCC Approves New Area Code for Hampton Roads

– NANPA Assigns New 948 Area Code to Relieve Exhaustion of 757 –

RICHMOND – The State Corporation Commission (SCC) announced today that the North American Numbering Plan Administrator (NANPA) has assigned a new area code to the Hampton Roads region. The new 948 area code will relieve the future exhaustion of phone numbers in Virginia’s 757 area code.

The 757 area code region encompasses the vast majority of the Hampton Roads metropolitan area, including Williamsburg, Franklin and Suffolk in the west, and Virginia Beach and the Eastern Shore to the east. The area code was created in 1996, splitting off from the 804 area code which was nearing exhaustion at that time. Current estimates predict the available numbers in the 757 region will run out during the fourth quarter of 2021.

Under a relief plan approved by the SCC, the new 948 area code will be phased into the existing 757 area code region. While the plan will require 10-digit dialing for local calls, the Commission determined that an all-services overlay is “the most equitable and reasonable approach for providing area code relief.” No phone numbers currently used in the 757 area code region will be altered, allowing residents and businesses to keep their existing numbers.

The Commission agreed with the findings of an SCC hearing examiner following a series of public hearings in the 757 region last year. An all-services overlay is also the relief method preferred by the telecommunications industry, as it is the least disruptive for customers in the region.

Following the order issued by the SCC, telecommunications industry service providers will move forward with a proposed 13-month implementation schedule. Under the plan, there will be a six-month permissive dialing/customer education period during which calls within the 757 number plan area can be completed using either 7- or 10-digits. The permissive dialing period is used to ease the transition from 7-digit to 10-digit dialing so customers can be educated on the changes without having calls impacted prior to assignment of the 948 area code.

Case number [PUR-2019-00059](#) – Ex Parte: In the matter of the Commission’s investigation into exhaust relief for the 757 area code.

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Contact: Katha Treanor
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Date: February 19, 2020

For Immediate Release

SCC's Bureau of Insurance Offers Tips for Renters

RICHMOND – People who residentially rent a home, apartment or condo may ask whether they need renters insurance. The State Corporation Commission's (SCC) Bureau of Insurance encourages Virginia renters to consider whether they can afford *not* to have it.

Even if you do not own the place you call home, you still have personal property and possible liability exposures that need insurance protection. These items typically are not covered under the landlord or property management company's insurance policy. "Ask yourself whether you can afford to replace your belongings if they are damaged or stolen, or pay expenses for someone who is injured at your residence because of negligence," said Virginia Insurance Commissioner Scott A. White.

Most renters insurance policies provide two basic types of coverage: personal property and liability. Personal property coverage pays to repair or replace your personal belongings such as furniture, clothing, electronics and appliances in the event they are damaged, destroyed or stolen. Liability coverage protects you when an accident occurs for which you are legally liable – such as if someone slips and falls in your home or apartment and is injured, or if you accidentally start a fire that damages a neighbor's property.

Keep in mind important options when buying renters insurance. Most renters insurance policies provide coverage for the actual cash value of your property. This means the policy only pays the depreciated value of the property at the time of loss. If, however, you buy replacement cost coverage, the company will pay what it will cost to replace the item without deducting for depreciation.

In some cases, renters insurance can protect your possessions outside of your home, including items that are stolen from your car or damaged while not on your property. Renters insurance also includes loss of use coverage which will pay additional living expenses if fire, water damage or other covered losses render your home or apartment uninhabitable. Additional coverage may be needed in other circumstances, such as if you conduct business on the premises, have expensive items such as jewelry or fine art, or want protection against water and sewer backup.

The Bureau of Insurance encourages Virginians to shop around for renters insurance and compare prices and terms. Know the extent of the insurance coverage and the circumstances under which it

(more)

applies. Understand deductibles – the amount you are responsible for paying in the event of a property loss – and exclusions. Your insurance agent or company can help you determine how much coverage you need. Ask about multi-policy and other discounts for such features as fire and burglar alarms, sprinkler systems and deadbolts on exterior doors.

Whether you own or rent your home, the Bureau of Insurance encourages Virginians to create an inventory of their personal property including photographs, videotapes and serial numbers. This inventory can speed the claims process in the event of property damage or loss. The National Association of Insurance Commissioners' free [myHOME Scr.APP.book](#) downloadable app – available for Android devices – lets you quickly photograph and capture descriptions of your possessions room by room and store your inventory electronically for safekeeping. The Bureau of Insurance offers free consumer guides on a variety of insurance-related topics including renters insurance. Its specially trained staff can answer many of your insurance questions. To learn more about renters insurance, contact the Consumer Services Section of the Bureau of Insurance Property and Casualty Division toll-free at 1-877-310-6560 or in Richmond at 804-371-9185 or visit https://www.scc.virginia.gov/boi/pubs/va_rent.pdf.

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Date: February 24, 2020
For Immediate Release

SCC Encourages Virginians to Understand Ratings When Investing in Bonds

RICHMOND – Bonds are part of many investors’ portfolios. They can be held as individual securities or through funds such as mutual funds.

Whether the bond is issued by a company, state or locality, one of the key considerations for bond investments is the rating given to a bond by a nationally recognized bond rating company. While these bond ratings can be useful when evaluating possible investments, the State Corporation Commission’s Division of Securities and Retail Franchising encourages Virginians to consider factors other than the rating when determining whether to invest in a particular bond or bond fund portfolio.

Companies, states, localities and the U.S. government issue bonds to raise money. When investing in a bond, you’re loaning a sum of money to the bond issuer for a specified period of time. In exchange, the issuer promises to make regular interest payments to you at a predetermined rate until the bond comes due, and then repay your principal upon maturity.

Although bonds are generally considered to carry less risk than stocks, they are not risk-free. Just as individuals have their own credit report and rating issued by credit bureaus, bond issuers are evaluated by their own set of ratings agencies to assess their financial health and creditworthiness. “Bond ratings can give you an indication of the riskiness of various kinds of debt and which bond issuers are most and least likely to fail to meet their obligations,” said Ron Thomas, director of the SCC’s Division of Securities and Retail Franchising. He cautions investors, however, that: “Bond ratings aren’t perfect and can’t predict the financial health of a bond issuer or whether your investment will go up or down in value.”

Investors are encouraged to understand the basics of bond ratings before investing. Bonds are rated at the time they are issued and can be upgraded or downgraded before they mature. The rating affects the interest rate that companies and government agencies pay on their bonds and drive bond pricing. Typically, the higher a bond’s rating, the safer an investment it is. However, highly rated bonds may also offer lower interest rates than bonds with lower ratings.

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As with any investment, Thomas encourages Virginians to protect themselves financially by defining their objectives when investing, balancing risk versus reward, researching details about an investment, understanding all costs associated with buying and selling that investment, and regularly monitoring your investments. “Use caution when considering higher yields offered by bonds with lower credit ratings. Remember: higher yield equals higher risk,” he said.

When buying individual bonds, Thomas recommends finding a firm and broker specializing in bonds and checking their credentials and disciplinary history. In Virginia, you can do this by contacting the SCC Division of Securities and Retail Franchising at 804-371-9051 or toll-free (in Virginia) at 1-800-552-7945 or [visiting its website](#). To learn more, visit the [North American Securities Administrators Association’s website](#).

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Contact: Katha Treanor
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Date: February 28, 2020

For Immediate Release

SCC Offers National Consumer Protection Week Reminders

RICHMOND – In today’s complex marketplace, knowledge is the key to helping you stretch your dollar and avoid unsuitable or fraudulent products and services. The State Corporation Commission (SCC) encourages Virginians to protect themselves financially and know where to turn for help – whether they are shopping for a mortgage or other loan, comparing insurance policies, investing, planning for retirement or reviewing their bank statement or utility bill.

In conjunction with National Consumer Protection Week – March 1-7, 2020 – the SCC reminds Virginians that it stands ready throughout the year to answer inquiries, handle complaints and provide information and assistance regarding industry sectors over which it has regulatory responsibility. Those sectors include insurance companies and agents, state-chartered financial institutions, investment firms and their representatives, retail franchises, and investor-owned utilities providing electric, natural gas, water, sewer and telecommunications services.

The SCC offers numerous consumer guides and other information on a variety of topics. Many of these are available on the SCC website at www.scc.virginia.gov. The SCC’s specially trained staff can assist Virginians in making informed choices and filing a complaint if they are not satisfied with the responses they receive from regulated businesses.

During 2019, in addition to fielding thousands of inquiries, the SCC’s regulatory divisions received more than 7,000 complaints involving regulated industries, resulting in more than \$15 million in refunds, credits, and rescission or restitution payments to consumers.

Just a few of the many ways the SCC helps consumers include: facilitating payments by insurance companies for claims that were improperly denied; recovering monies improperly charged on loan transactions and securities offerings; ensuring that utilities provide reliable service and respond promptly to any customer billing issues, and reaching out to Virginians before and after disasters.

The SCC urges Virginians to thoroughly evaluate any offer; shop around and compare prices and terms; keep written records of all transactions; find products and services that suit your particular needs; and verify that an individual or company is licensed or registered with the SCC. If a problem arises, try to resolve it with the regulated individual or company first. If you are still not satisfied, you

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can contact the appropriate SCC division by phone, mail or email using the online complaint form. The complaint process and forms are available by going to the SCC website at www.scc.virginia.gov and clicking on the appropriate division. To contact the SCC by phone, call toll-free (in Virginia) at 1-800-552-7945 or, in Richmond, call:

- Bureau of Insurance – (804) 371-9741
- Bureau of Financial Institutions – (804) 371-9657
- Division of Securities and Retail Franchising – (804) 371-9051
- Division of Public Utility Regulation – (804) 371-9611
- Division of Information Resources – (804) 371-9141

In the event the SCC does not have regulatory authority over a particular firm, individual, product or transaction, its staff will assist consumers by referring them to the appropriate local, state or federal authority for assistance. These may include the Attorney General’s office, local consumer protection office, Better Business Bureau or the Federal Trade Commission’s toll-free helpline at 1-877-FTC-HELP (1-877-382-4357).

To learn more about National Consumer Protection Week, visit www.consumer.ftc.gov/features/national-consumer-protection-week.

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Date: March 3, 2020

For Immediate Release

SCC Schedules Local Hearings to Consider Proposed Dulles Greenway Toll Increase

RICHMOND – The State Corporation Commission (SCC) will hold hearings in Loudoun County in May to receive public testimony on a request by the owners of the Dulles Greenway to increase the maximum level of tolls over a five-year period.

The current tolls for a two-axle vehicle are \$5.80 during peak periods and \$4.75 during off-peak periods on the 14-mile roadway between Washington Dulles International Airport and Leesburg. Toll Road Investors Partnership II is proposing a schedule of annual increases that would result in the maximum tolls beginning January 1, 2025, of \$7.90 for peak traffic and \$6.15 for off-peak and weekend traffic.

A public hearing is scheduled in Leesburg on May 11, 2020, beginning at 2 p.m. and reconvening at 7 p.m. in the Loudoun County Government Center, First Floor Board Room, 1 Harrison Street, S.E. The hearing will continue May 12, 2020, in Ashburn, beginning at 6 p.m. in Stone Bridge High School Auditorium, 43100 Hay Road.

The hearing will resume in Richmond June 9, 2020, at 10 a.m. in the SCC's courtroom on the second floor of the Tyler Building, 1300 East Main Street. Persons wishing to comment at any of the hearings should arrive early and notify the SCC bailiff.

Written comments may be sent by June 2, 2020, to the Clerk of the State Corporation Commission, Document Control Center, P.O. Box 2118, Richmond, Virginia 23218-2118. Please refer to case number PUR-2019-00218.

Persons desiring to submit comments electronically may do so at the SCC's website at www.scc.virginia.gov/case. Click on the PUBLIC COMMENTS/NOTICES link, find the comment box for case number PUR-2019-00218, and hit the SUBMIT COMMENTS button.

Case Number [PUR-2019-00218](#) – Application of Toll Road Investors Partnership II, L.P. for an increase in the maximum level of tolls

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Date: March 6, 2020

For Immediate Release

SCC Encourages Virginians to Beware of Scammers Looking to Profit from Coronavirus Investment Schemes

RICHMOND – Scammers often rely on headlines to lure unsuspecting investors into bogus investment offers. As daily news reports continue to track the spread of the coronavirus (COVID-19), the State Corporation Commission (SCC) reminds Virginians to beware of unscrupulous individuals seeking to capitalize on fear and uncertainty surrounding these reports.

“Think twice before considering ‘research reports’ or promotions claiming that the products or services of publicly-traded companies can prevent, detect or cure coronavirus and that the stock of these companies will dramatically increase in value as a result,” said Ron Thomas, director of the SCC’s Division of Securities and Retail Franchising. These promotions can come in the form of emails, texts, cold calls, social media posts or other online promotions.

“Fraudsters are opportunistic and exploit news events for their own financial gain. They peddle misinformation to give their promotions an air of legitimacy and immediacy,” Thomas said. “Before investing, understand the investment, the person or company offering it, where your money is going, how it will be used, and how you can get it back. Always verify that the salesperson and the security are registered by the appropriate securities regulator.”

Thomas also cautions Virginians to be on the lookout for scam artists trying to use recent market volatility and the coronavirus outbreak to scare investors into so-called “safer, guaranteed investments.” “Don’t make investment decisions based on panic or fear. If you have questions, contact a financial professional or your state securities regulator,” he said.

“When it comes to investing, rely on research rather than personal feelings,” Thomas said. He urges potential investors to ask the following questions:

- Does the investment promise guaranteed high returns with little or no risk? Remember: all investments carry risk that you may potentially lose some or all your money. No one can guarantee an investment return.

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- Is there a sense of urgency or limited availability surrounding the investment? If someone offers you a “can’t miss” investment opportunity and puts you on the spot to complete the transaction, don’t be afraid to walk away.
- Are the person or the company offering the investment and the investment itself properly licensed or registered? In Virginia, you can find out by contacting the SCC Division of Securities and Retail Franchising at 804-371-9051 in Richmond or toll-free (in Virginia) at 1-800-552-7945 or by [visiting its website](#).

For more information, visit the [North American Securities Administrators Association’s website](#).

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Date: March 9, 2020

For Immediate Release

SCC's Bureau of Insurance Advises Virginians Regarding Insurance Coverage for Floods

RICHMOND – When it comes to floods, coastal areas are not the only places at risk. During Virginia Flood Awareness Week – March 8-14, 2020 – the State Corporation Commission (SCC) joins other local and state agencies in reminding Virginians to *Know Your Risk. Protect Your Property. Get Flood Insurance.*

Hurricanes and heavy rains are not the only culprits when it comes to flooding. Areas that experience other natural disasters, such as severe winter storms and wildfires, are equally vulnerable. Ice dams and snowmelt can cause flash floods. Lack of vegetation caused by wildfires can cause mudflows and floods.

“Floods can happen anywhere and anytime,” said Virginia Insurance Commissioner Scott A. White. “All it takes is a few inches of water to cause major damage to your home and its contents.”

Homeowners insurance policies issued in Virginia typically do not provide coverage for damage to your home and property due to floods. However, the federal government does sell insurance for direct flood and flood-related damage through the National Flood Insurance Program (NFIP). This federally-backed flood insurance is available to homeowners, renters and business owners, and offers separate coverage for structures and contents. Potential buyers should think about their flood insurance needs in advance as there is generally a 30-day waiting period before a new flood insurance policy takes effect.

No matter where you live, White encourages Virginians to assess their flood risk and protect themselves financially *before* the waters start to rise. “Without understanding your risk and knowing your insurance options, you might find yourself inadequately covered when you need coverage the most. Flood insurance is one of the best ways you can protect yourself financially against a flood, but the time to plan is now,” he said.

For more information about flood insurance, contact your insurance agent or the NFIP at 1-800-427-4661, or visit www.floodsmart.gov. Since some private insurers also offer their own flood

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policies, you can check with your insurance agent about the availability of a private flood insurance policy. In either case, ask whether your flood policy provides coverage for your personal property.

Unlike homeowners insurance, auto insurance generally covers damage to a vehicle caused by flooding. However, the policyholder must have other-than-collision (also known as comprehensive) coverage on their vehicle. This coverage pays for damage to a vehicle from such things as fire, water, hail, vandalism, glass breakage, wind and falling objects.

The Bureau encourages Virginians to take steps now to protect their homes and property against floods and other disasters. Evaluate your risk; review your insurance coverage; create a home inventory of your belongings and store it with your insurance policies and other important documents in a safe place. To prepare for floods, elevate electrical and HVAC systems; seal foundation cracks; install drain plugs, sump pumps or backflow water valves; dry-proof your property with coatings and sealants, and grade your lawn away from your home.

Among the many publications offered by the SCC's Bureau of Insurance are consumer guides regarding homeowners and auto insurance and disaster-related property insurance claims. For copies of the guides or answers to your insurance questions, contact the Bureau of Insurance Property and Casualty Consumer Services Section by calling (804) 371-9185 in Richmond or toll-free at 1-877-310-6560. Copies of the consumer insurance guides are also available on the Bureau's website at <https://www.scc.virginia.gov/boi/index.aspx>.

For more information about floods and flood-related disasters, visit the Virginia Department of Conservation and Recreation website at <https://www.dcr.virginia.gov/dam-safety-and-floodplains/floodawareness> or the Virginia Department of Emergency Management website at <https://www.vaemergency.gov/>.

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Date: March 11, 2020

For Immediate Release

SCC’s Bureau of Insurance Encourages Virginians to Know What Their Insurance Covers for Coronavirus Testing and Treatment

RICHMOND – As daily news reports track the spread of the coronavirus (COVID-19), including recent cases in Virginia, the State Corporation Commission’s (SCC) Bureau of Insurance (Bureau) is actively monitoring developments and communicating with health insurers providing coverage in the Commonwealth.

“Most, if not all carriers in Virginia have put a plan in place to waive member costs for coronavirus testing at an in-network lab for fully-insured enrollees with comprehensive coverage,” said Virginia Insurance Commissioner Scott A. White. Some carriers offer additional protections such as waiving any prior authorization requirements, covering telemedicine with no cost to members, waiving certain prescription refill requirements and opening special telephone help lines.

The Bureau reminds Virginians that, even with insurance coverage, you may have out-of-pocket costs for COVID-19 treatments, office visits and other medical care related to this virus. Those costs will depend on the insurance carrier, the type of plan and its coverage. “Make sure you understand what is and is not covered and, just as important, what your costs will be,” White said. “Read your policy carefully and contact your health insurance company if you have questions.”

For additional information, contact the Consumer Services Section of the Bureau of Insurance Life and Health Division toll-free at 1-877-310-6560 or in Richmond at (804) 371-9691 or visit www.scc.virginia.gov/boi. If you are insured through a self-funded plan, ask your employer or plan administrator about available benefits or the extent of your coverage for COVID-19 testing and treatment.

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Date: March 16, 2020

For Immediate Release

SCC Directs Electric, Natural Gas and Water Companies to Suspend Service Disconnections During COVID-19 State Emergency

RICHMOND – The State Corporation Commission (SCC) has directed regulated electric, natural gas and water companies in Virginia to suspend service disconnections until the coronavirus outbreak subsides.

The 60-day temporary moratorium on disconnects provides immediate relief for any customer, residential and business, who may be financially impacted by the COVID-19 outbreak. In taking this action, the Commission order takes judicial notice of the ongoing public health emergency related to the spread of the coronavirus.

The Commission recognizes the current situation continues to evolve and may take further action, if necessary.

[Case Number PUR-2020-00048](#)

[Order](#)

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Date: March 19, 2020

For Immediate Release

SCC Makes Temporary Changes to Normal Business Operations During COVID-19 Health Emergency

RICHMOND – The State Corporation Commission (SCC) is directing that all business with the Commission be handled through electronic filing systems, email, or by telephone during the current national coronavirus health emergency. The SCC is making temporary changes to normal business operations regarding on-site office activity to protect members of the public and SCC employees until the COVID-19 epidemic subsides.

The Clerk's Office will not be open to the public for in-person visits. It will continue to receive and process documents, pleadings, and filings as required by law and the Commission's rules.

In-person visits to other regulatory sections of the Commission are suspended except by advance appointment. Currently scheduled hearings are subject to further order of the Commission.

If filings or other deliveries must be made, drop-offs are permitted. The evolving health emergency has reduced on-site SCC staffing. Many employees are teleworking. The processing of drop-off deliveries may be delayed.

These temporary measures are designed to limit personal interaction and give the Commission the capability of continuing to serve the public as best as circumstances allow.

The following revised operating procedures have been taken by order of the Commission:

- Until further notice, the Clerk's Office is not open to the public for in-person visits as of Friday, March 20.
- Hand delivery of documents, pleadings, filings, etc., including those intended for filing with the Clerk's Office, may be dropped off at the security desk of the Tyler Building at 1300 East Main Street in downtown Richmond.

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- Business entity filings should be made electronically.
<http://www.scc.virginia.gov/clk/index.aspx>. U.S. mail and private delivery service remains as an alternative to the online Clerk's Information System (CIS).
- The 100-page limit for electronic filing of case documents has been modified. Enlarged case documents may be submitted electronically in logically separated parts of 100 pages or less. See SCC case document filing procedures at:
<http://www.scc.virginia.gov/clk/efiling/>
- Routine monitoring of the daily filings and document log feature of SCC Docket Search is strongly advised since service on case participants may be delayed.
<http://www.scc.virginia.gov/docketsearch>

[Case Numbers CLK-2020-00004 and CLK-2020-00005](#)

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Date: March 23, 2020

For Immediate Release

SCC Takes Step to Ensure Uninterrupted Delivery of Utility Services During National COVID-19 Health Emergency

Richmond – The State Corporation Commission (SCC) has certified providers in the electric, gas, water, and sewer industries in Virginia as critical infrastructure industry workers during the coronavirus national health emergency. The designation ensures continued operations of critical services to all customers – residential, business and government.

The Commission’s order means that utility service providers and their workers receive priority status to obtain resources necessary to continue uninterrupted delivery of vital services to Virginians. It also means these utilities should take all necessary steps to identify and protect essential workers needed to operate resiliently during the COVID-19 pandemic response.

The designation is effective until further orders of the Commission.

SCC Orders (to date) related to COVID-19 emergency:

PUR-2020-00052 – Critical Infrastructure Designation for Utilities (3/23/2020)
View [Order Certifying Critical Infrastructure Workers](#)

PUR-2020-00048 – Suspending Disconnection of Utility Service (3/16/2020)

SEC-2020-00018 – Extension of Trademark & Service Mark Renewal Deadlines (3/17/2020)

SEC-2020-00017 – Extension of Franchise Renewal Deadlines (3/17/2020)

CLK-2020-00004 – Electronic Service of Commission Orders (03/19/2020)

CLK-2020-00005 – Revised Operating Procedures During COVID-19 Emergency (3/19/2020)

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Date: March 24, 2020

For Immediate Release

SCC to Explore Impact of Electric Vehicles on the Provision of Electric Service to All Virginians

RICHMOND – The State Corporation Commission (SCC) invites comment from the public on issues related to the increased deployment of electric motor vehicles that potentially could affect the affordability and reliability of electricity services delivered to consumers by regulated utilities. The purpose is to gather information to inform future proceedings on the growing issue of vehicle electrification.

The Commission invites the public to comment on one or more of the following issues related to the increased deployment of electric vehicles:

- Existing development and projected growth of electric vehicles,
- Rate design issues,
- Storage-specific issues, and
- Issues related to public charging stations.

Persons desiring to submit comments electronically may do so by June 23, 2020, at the SCC's website at www.scc.virginia.gov/case. Click on the PUBLIC COMMENTS/NOTICES link, find the comment box for case number PUR-2020-00051, and hit the SUBMIT COMMENTS button.

The Commission also scheduled a public session to receive additional comments. The public comment session will be held in Richmond on July 8, 2020, in the SCC's courtroom on the second floor of the Tyler Building, 1300 East Main Street.

Case Number PUR-2020-00051 – [Order Establishing Proceeding Regarding Electric Vehicles](#)

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Date: March 26, 2020

For Immediate Release

SCC Approves Cyber Security, Customer Information, and Improved Reliability Provisions of Dominion Energy Virginia Grid Plan; Denies Other Elements Due to Unjustified Heavy Costs to Customers

RICHMOND – The State Corporation Commission (SCC) has approved certain provisions of the most recent electric grid transformation plan proposed by Dominion Energy Virginia. The approved elements include strengthening cyber security protections, improving service reliability through grid hardening, and a new computer platform to support customer service.

The SCC denied other plan elements due to the projected heavy costs to customers without adequate benefits. The rejected elements include Advanced Metering Infrastructure, commonly referred to as “smart meter technology.” And, grid upgrades and related features for which the company failed to justify what would be gained by the projected level of investment.

Dominion’s proposal, if approved in full, would have cost customers nearly \$7 billion at full roll-out over 10 years. The elements of the initial phase approved by the SCC will, at a minimum, cost an estimated \$212 million. The SCC rejected initial phase elements costing nearly \$626 million. All cost figures include financing costs.

The SCC said, “We recognize the importance of the plan’s overall objectives. We have approved those elements in which the heavy costs to customers have been adequately justified by the overall benefits to customers, and we have denied approval to those elements whose heavy costs were not justified by the overall benefits to customers.”

Smart meter technology was one of the most expensive elements of the plan at \$752 million in total costs. The Commission agreed again with a witness for environmental organizations in the first Dominion grid transformation proceeding (Case PUR-2018-00100), who said that smart meters “are beneficial and cost-effective only to the extent the Company utilizes them to maximize the potential gains of rate optionality, energy efficiency, demand response and distributed energy resources.”

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In this case, the SCC found that Dominion had again failed to justify its smart meter proposal with a plan, including a well-crafted rate design, that could maximize the potential for benefits to customers through energy efficiency and demand response pricing (time of use rates).

For the components approved by the Commission, any costs that exceed the current estimates must be proven by the company in a future proceeding before recovery of those costs from ratepayers will be permitted.

Case Number [PUR-2019-00154](#)

View [Final Order](#)

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Date: March 27, 2020

For Immediate Release

SCC's Bureau of Insurance Offers Information for Virginia Residents Who Have Recently Lost Their Employer-Sponsored Health Insurance

RICHMOND – The State Corporation Commission's (SCC) Bureau of Insurance reminds Virginians that health insurance options are available if they have recently been laid off or lost health insurance benefits through their employer.

“Loss of a job doesn't have to mean loss of health insurance coverage,” said Virginia Insurance Commissioner Scott A. White. “In light of the rapidly evolving coronavirus (COVID-19) developments, it's especially important to have health insurance now because most comprehensive health insurance plans, as well as Medicare and Medicaid, are providing increased benefits and coverages related to coronavirus testing and treatments that may be cost-prohibitive for individuals without health insurance.”

Health insurance coverage options are as follows:

- Virginians can apply for an individual plan through the health insurance marketplace under the federal Affordable Care Act (ACA). Although open enrollment runs from November 1 – December 15 each year, special enrollment periods (SEP) are available for people who may have recently lost their employer-sponsored health insurance coverage or certain other qualifying life events. You can apply for the SEP within 60 days before you know your coverage will end and within 60 days from the date you lost coverage. To learn more, visit Health.Care.gov. Keep in mind that your coverage may not begin immediately. Marketplace plans go into effect the first day of the month after your job ends.
- If you have already lost your job, you may be able to extend your health insurance coverage through the Consolidated Omnibus Budget Reconciliation Act (COBRA) for up to 18 months after you lose your job. Typically, employers with at least 20 full-time employees are required to offer COBRA coverage. If you opt in to coverage through COBRA, your health plan and health benefits remain the same, but you would be responsible for the entire cost of your coverage, plus an administrative fee. In most cases, you have 60 days to enroll upon receiving notice of eligibility for COBRA coverage. Once you opt in to COBRA coverage, you cannot switch to a plan through a health

(more)

insurance marketplace until ACA open enrollment begins in November or until COBRA coverage ends in 18 months.

- Since losing your job is a qualifying event, you may also be able to get health insurance coverage through a spouse or other family member's employer-sponsored insurance plan. Individuals younger than 26 may be able to join a parent's employer-sponsored plan. Keep in mind that you have 30 days from the time your previous employer stops paying for your insurance to enroll in your family member's plan.
- Other options include short-term, limited duration health insurance plans, discount health plans and health care sharing ministries. Commissioner White cautions that, while these plans may be less expensive than coverage through marketplace plans or COBRA, they may not offer the same consumer protections and coverage. They are not subject to ACA rules and often cover less than ACA-compliant marketplace plans. In addition, they may deny eligibility for coverage or exclude services because of pre-existing conditions and may apply dollar limits on the amount they will pay.
- Depending on your circumstances or income level, you may qualify for other assistance, such as Medicaid or Family Access to Medical Insurance Security. In Virginia, the Medicaid program is administered by the Department of Medical Assistance Services. When applying for health insurance coverage through the ACA marketplace (www.healthcare.gov), it will provide you with information on this program if you qualify. For more information concerning Virginia Medicaid programs, visit coverva.org or call 1-855-242-8282.

Before signing up for any health insurance plan, the Bureau of Insurance encourages Virginians to carefully consider what health care services you and your family need. According to Commissioner White, "not all health plans are the same, and some are not insurance." He encourages Virginians to protect themselves when shopping for health insurance by fully understanding the coverage, costs and protections before they sign up for any health plan. When comparing options, Commissioner White encourages Virginians to consider healthcare provider networks, premiums, deductibles, annual coverage limits, co-pays, coinsurance, out-of-pocket limits and any exclusions (for example, exclusions based on pre-existing conditions). If you have questions, the Bureau of Insurance can help.

For more information, contact the Virginia Bureau of Insurance toll-free at 1-877-310-6560 or online at www.scc.virginia.gov/boi or see www.scc.virginia.gov/boi/pubs/HthAlts19.pdf. You also can compare plans using the tool at www.scc.virginia.gov/boi/pubs/hlthplan_compare.pdf.

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Contact: Katha Treanor
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Date: April 1, 2020

For Immediate Release

SCC Reminds Virginians to Dig with C.A.R.E. Keep Virginia Safe

RICHMOND – April is National Safe Digging Month, and the State Corporation Commission’s Division of Utility and Railroad Safety (URS) reminds all Virginia residents to *Dig with C.A.R.E.* to help keep Virginia’s underground utility infrastructure damage-free and our communities, business districts and environment safe.

Dig with C.A.R.E. is a message for safe digging and its steps are summarized below:

- **C**ontact VA811 before you dig.
- **A**llow required time for marking.
- **R**espect and protect the marks.
- **E**xcavate carefully.

Whether you’re a professional excavator, contractor or homeowner, you have an important role in preventing damage to underground utilities. No matter how big or small your project is, contacting VA811 to request utility line markings *before* you dig will help avoid physical injury, property damage, costly repairs and service interruptions.

Contact VA811 by going online at www.va811.com. For most digging projects, online service is available 24 hours a day, 365 days a year. You may also call 811 Monday through Friday, 7 a.m. to 5 p.m., excluding legal state and national holidays. Emergency notification service is available 24/7, 365 days a year.

For more information about safe digging and demolition, contact URS at (804) 371-9980 or visit <http://www.scc.virginia.gov/urs/mutility/index.aspx>.

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Date: April 9, 2020

For Immediate Release

SCC Extends Ban on Utility Service Disconnects Until June 14

RICHMOND – The State Corporation Commission (SCC) is extending by 30 days a suspension on utility service disconnections it ordered on March 16, 2020. The order prohibited disconnections of electricity, gas, water and sewer utility services during the coronavirus public health emergency.

The Commission’s order extends the ban on service disconnections through June 14, 2020. It was originally May 15. The case remains open during the emergency.

The Commission said, “While we fervently wish otherwise, ... it appears that the devastating economic effects of the COVID-19 pandemic are unlikely to abate significantly” by mid-May, making the extension order necessary.

Although extending the ban through June 14, the Commission cautions that customers still owe payment for utility services received. In its order, the SCC wrote, “If such bills are never paid, the costs of these unpaid bills (accounts uncollectible) ... do not disappear; they are shifted to other customers, who themselves may be struggling to make ends meet in the economic catastrophe caused by the pandemic.”

The Commission also noted that its March 16 order and the extension are intended “to protect those Virginia residential and business customers who, through no fault of their own, become temporarily unable to access sufficient cash to pay their utility bills on a timely basis due to the severe economic consequences” of the pandemic. Accordingly, the orders are not retroactive to earlier unpaid bills that were not caused by the COVID-19 health crisis. However, some companies have voluntarily chosen to reconnect past customers.

The Commission also strongly urges utilities to:

- Make extraordinary efforts to avoid disconnections for medically vulnerable customers.

(more)

- Work with customers already in arrears or disconnected who are seeking reconnection.
- Offer extended or flexible payment plans until the emergency has passed.
- Waive reconnection fees.

For customers whose payment arrearages are due to the coronavirus emergency, the Commission ordered that late payment fees not be assessed.

During the COVID-19 emergency, there may be further orders of the Commission on any issues necessitated by the crisis.

Case Numbers [PUR-2020-00048](#), [PUR-2020-00049](#)

[Order Extending Suspension of Service Disconnections](#)

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Date: April 14, 2020

For Immediate Release

SCC Seeks Comments on Appalachian Power Company's Base Rate Request

RICHMOND – The State Corporation Commission (SCC) invites comment from the public on an application by Appalachian Power Company for a triennial review of the company's rates, terms and conditions for the provision of generation, distribution and transmission services.

The company requests an increase in its annual revenue requirement of \$65 million, a five percent increase in overall revenues. The company states that the requested revenue requirement would result in an increase in residential rates of 6.5 percent over the rates in effect as of March 31, 2020, resulting in a monthly bill of \$120.40 for a residential customer using 1,000 kilowatt-hours of electricity.

Persons desiring to submit comments electronically may do so by September 8, 2020, at the SCC's website at <https://scc.virginia.gov/casecomments/Submit-Public-Comments>. Find the comment box for case number PUR-2020-00015, and hit the SUBMIT COMMENTS button.

The Commission has scheduled a hearing on September 14, 2020, to receive opening statements, testimony and evidence offered by the company, respondents and the SCC staff. The hearing will begin at 1 p.m. in the SCC's courtroom on the second floor of the Tyler Building, 1300 East Main Street.

Considering the ongoing public health emergency related to the spread of COVID-19, the Commission will subsequently schedule, to the extent practicable, oral public comment in this matter to be noticed by an SCC order and news release.

Case Number [PUR-2020-00015](#) – Application of Appalachian Power Company for a 2020 triennial review of its base rates, terms and conditions

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Date: May 7, 2020

For Immediate Release

SCC Re-Opens Renewable Energy Pilot Program Registration with July 1 Expansion of the State Law Limit on Participation

RICHMOND – The State Corporation Commission (SCC) is re-opening acceptance of notices of intent by non-utility owners of solar or wind-powered generation who are interested in selling electricity to utility customers under a power purchase agreement. The pilot program has been closed to registrations since January when the previous state law limit on such arrangements was reached.

Under a purchase power agreement, a non-utility developer installs solar panels on a customers' property and then sells the electricity generated by them back to that customer at a price that is usually less than electricity provided by the utility company.

The 2020 Virginia General Assembly adopted legislation to expand the existing pilot program that was established in 2013. Because of high interest in the program, the SCC is authorizing pre-registration to begin for a portion of the new statutory limit. However, the notices of intent that can be submitted beginning May 14, 2020, will not become effective until July 1, the effective date of the new law.

For eligible renewable generation located in the Dominion Energy Virginia service territory, the statutory cap has increased from 50 megawatts to 500 megawatts for jurisdictional customers (residential and business) and 500 megawatts for non-jurisdictional customers (local, state and federal government). The SCC is limiting pre-July 1 registration to a maximum of 125 megawatts for jurisdictional customers and 125 megawatts for non-jurisdictional customers.

When the pilot program in Dominion's territory had become fully subscribed, the Commission had received notices of intent for 49.99 megawatts of potential generation, comprising 9 owner-operators and 162 customer-generators. All of it is solar generation.

(more)

The previous statutory cap had not been reached in the Appalachian Power service territory. The new law, however, increases the cap from 7 megawatts to 40 megawatts. For the Appalachian Power pilot, the SCC is limiting pre-July 1 registration to a maximum of 10 megawatts.

In no instance may a single individual or entity pre-register more than 3 megawatts in either service territory.

Case number PUR-2020-00081

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Date: May 13, 2020

For Immediate Release

SCC Joins Task Force Cracking Down on COVID-19 Investment Scams

RICHMOND – As the novel coronavirus (COVID-19) continues to take a financial toll on individuals and the economy, the State Corporation Commission’s Division of Securities and Retail Franchising (Division) urges Virginians to do their homework before making any investment.

Securities regulators are stepping up efforts to protect investors during this pandemic. The Division has joined an international enforcement task force of state and other securities regulators recently organized by the North American Securities Administrators Association (NASAA). The focus is to protect investors from scammers seeking to capitalize on COVID-19 fears.

“Don’t let panic, fear and uncertainty guide your investment decisions. Rely on research rather than personal feelings,” said Ron Thomas, Division director. “We are pleased to join forces with our colleagues in NASAA’s COVID-19 Enforcement Task Force and are committed to protecting Virginians from opportunists seeking to profit from this crisis.”

The Division is among the many members of NASAA, which is comprised of state and provincial securities regulators in the United States, Canada and Mexico. The COVID-19 task force was formed to identify and stop potential threats to investors stemming from the coronavirus pandemic. Among other things, task force members will identify websites and social media posts that may offer or promote unregistered or fraudulent investments related to COVID-19.

Investment scams involving COVID-19 likely will include telltale signs similar to other fraudulent investments. Thomas urges Virginians to ask the following questions before making any investment:

- Does the investment offer promise a guaranteed high return with little or no risk? All investments carry risk that you may lose some or all of your money. No one can guarantee an investment return.

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- Is there a sense of urgency or limited availability of detailed information about the investment? If someone offers you a “can’t miss” investment opportunity and pressures you to invest right now, don’t be afraid to walk away.
- Are the person or company offering the investment and the investment itself properly licensed or registered? In Virginia, you can find out by contacting the Division of Securities and Retail Franchising in Richmond at 804-371-9051 or toll-free (in Virginia) at 1-800-552-7945 or online at scc.virginia.gov.

“Before making any investment, research the investment and the person or company offering it and know where your money is going, how it will be used and how you can get it back. Always verify that the investment and the person offering it are registered by the appropriate securities regulator,” Thomas said.

Thomas encourages investors to report any suspected fraudulent COVID-19 or other investment opportunities. “Reporting suspicious COVID-19 related investment offers is important to help us investigate fraudulent activities and protect our citizens from falling victim to financial fraud in these unprecedented times,” he said. Virginians who see – or suspect they have fallen victim to – COVID-19 related or other investment scams can contact the Division of Securities and Retail Franchising at the phone numbers or website above. For more information, investors also may visit the [NASAA website](#).

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Contact: Katha Treanor
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Email: Katha.Treanor@scc.virginia.gov

Date: May 19, 2020

For Immediate Release

SCC to Offer Remote Insurance Licensing Examinations in June

RICHMOND – Beginning June 1, 2020, individuals interested in taking insurance agent and public adjuster licensing examinations in Virginia will be able to do so remotely. The State Corporation Commission’s Bureau of Insurance (Bureau) offers this new online option to address, in part, the challenges posed by the COVID-19 pandemic. Exams also will continue to be administered at traditional brick and mortar sites throughout Virginia.

“In addition to promoting the safety of aspiring insurance professionals who take these licensing exams, the new online option reflects the Bureau’s commitment to improving efficiency, innovation and customer service by enhancing exam development, access and delivery capabilities,” said Virginia Insurance Commissioner Scott A. White.

Effective June 1, 2020, Prometric will administer insurance and public adjuster licensing examinations in Virginia. In addition to remote testing, Prometric will operate testing centers in Bristol, Chesapeake, Falls Church, Lynchburg, Richmond and Roanoke. Prometric also will deliver exams at additional test centers elsewhere throughout the Commonwealth as those sites become available.

The online testing represents just one of many enhancements the Bureau is making to its insurance credentialing programs. “The remote proctoring capabilities offered by Prometric’s ProProctor™ remote assessment platform will expand access to insurance licensing exams for Virginians by allowing candidates to test anywhere, and with greatly expanded hours,” White said.

Insurance license candidates can schedule their exam by visiting www.prometric.com/virginia/insurance or by calling 1-866-891-6396. Candidates who prefer to take the exams at a test center are encouraged to confirm their appointment with that center in advance.

Individuals who need to take an insurance agent or public adjuster licensing exam before June 1, 2020, can schedule an appointment with the Bureau’s current test partner, Pearson VUE, at <https://home.pearsonvue.com/va/insurance>.

(more)

For more information, contact the Agent Licensing Section of the Bureau's Agent Regulation Division at 804-371-9631 or AgentLicensing@scc.virginia.gov. Or visit the Bureau's website at <https://scc.virginia.gov/pages/Bureau-of-Insurance> and Prometric's website at www.prometric.com/virginia/insurance.

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Contact: Andy Farmer
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Date: May 26, 2020

For Immediate Release

SCC Invites Comments on Suspension of Utility Service Disconnections Due to COVID-19 Emergency

RICHMOND – The State Corporation Commission (SCC) is offering the opportunity for public comments regarding its orders suspending utility service disconnections for non-payment of bills because of the coronavirus (COVID-19) public health emergency.

On March 16, 2020, early in the emergency, the SCC ordered a temporary suspension for 60 days of utility service disconnections for non-payment of utility bills. The purpose was to protect customers impacted without warning by the severe economic repercussions of the COVID-19 crisis.

In April, the SCC extended its suspension order for an additional 30 days, to June 15, 2020. In that extension order, the SCC warned that the costs of unpaid utility bills eventually are borne by other utility customers, many of whom may themselves be struggling to pay bills during the economic crisis.

In today's order, the Commission said, "While we recognize the hardships faced by many Virginians as a result of the COVID-19 catastrophe, the reality is that a moratorium on all service disconnections due to unpaid bills is not sustainable on an unlimited basis in the absence of programs to ensure that the growing costs of unpaid bills are not unfairly shifted to other customers."

The Commission requests commenters to address several specific questions:

- Should the mandatory moratorium on utility service disconnections currently in place be extended beyond June 15, 2020? If so, for how long?
- If the commenter advocates extending the mandatory moratorium on service disconnections indefinitely or for a significant period beyond June 15, please identify the programs and mechanisms, public or private, that will provide sufficient funding to ensure that costs of unpaid utility bills are defrayed and will not result in even higher costs on other utility customers.

(MORE)

- Should the mandatory moratorium on service disconnections be replaced on June 15 (or some specific later date) with voluntary measures by utilities to reduce or avoid service disconnections, such as offering extended payment plans with no late fees and/or waivers of reconnection charges?

Comments may be submitted through the SCC's website by June 5, 2020, at <https://scc.virginia.gov/casecomments/Submit-Public-Comments>. Simply scroll down to case number PUR-2020-00048 and click SUBMIT COMMENTS.

Case Number [PUR-2020-00048](#) – SCC Ex Parte: Temporary Suspension of Tariff Requirements

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Contact: Ford Carson
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Date: 05/26/2020

For Immediate Release

Virginia SCC's Bureau of Insurance: Don't Wait to Prepare for Hurricane Season

RICHMOND – Did you know that just an inch of floodwater can cause more than \$25,000 in property damage? The State Corporation Commission's (SCC) Bureau of Insurance (Bureau) encourages all Virginians to review their insurance policies now to ensure they are covered in the event of disaster.

Hurricane season runs from June 1 to November 30, which can bring high winds and torrential rains to areas even hundreds of miles from the coast.

“Knowing the ins and outs of your coverage could save you untold stress down the road,” said Virginia Insurance Commissioner **Scott A. White**. “There’s typically a 30-day waiting period between the time you buy flood insurance and the time it takes effect, so be sure to talk with your insurance agent sooner rather than later.”

Whether you have commercial, auto, flood, or homeowners insurance, insurers usually will not adjust coverage once a hurricane or tropical storm is forecast. Additionally, some homeowners insurance policies may have separate hurricane or wind deductibles which they would have to pay before insurance coverage begins.

The National Flood Insurance Program (NFIP) partners with dozens of private insurance companies that offer flood insurance policies <https://www.floodsmart.gov/flood-insurance/providers>. Although private insurers may offer other flood policies outside the NFIP in some circumstances, you should check with your insurance agent about any coverage issues and availability of a private flood insurance policy before you buy. In either case, ask whether your flood policy provides coverage for your personal property.

When considering your insurance needs, the Bureau offers several general recommendations to prepare for an insurable event.

- Anticipate complications stemming from the COVID-19 pandemic, including emergency shelter shut-downs, travel restrictions, face shield requirements, a scarcity of emergency supplies, social distancing recommendations, and more.

- You should prepare a complete inventory of your personal property, including photographs, videos, and serial numbers, stored in a safe place. The “myHOME Scr.APP.book” program – a free smartphone app from the National Association of Insurance Commissioners – is a great place to start.
- Write down your insurance company’s name along with all your insurance policies (homeowners, auto, etc.) to keep with your home inventory. You will need their policy and phone numbers in case you have questions or need to file a claim.
- If your property is damaged by a hurricane, get in touch with your insurance agent or company immediately and make any necessary emergency repairs to prevent further damage. Be sure to keep a list of all damage, along with photographs, notes, and related receipts, if possible.

For more information on what to do in the event of disaster, visit <https://scc.virginia.gov/pages/Disaster-Readiness>.

You can also get in touch with the Bureau’s specially trained staff for help with insurance-related questions and concerns:

- Consumer Services Section of the Bureau’s Property and Casualty Division (toll-free) 1-877-310-6560, or in Richmond at 804-371-9185.
- Bureau of Insurance mailing address – P.O. Box 1157, Richmond, Virginia 23218.
- Online at <https://www.scc.virginia.gov/pages/Bureau-of-Insurance>.

For additional emergency preparedness information relating to hurricanes and other types of disasters and hazards, visit www.vaemergency.gov.

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Date: May 27, 2020

For Immediate Release

SCC Sets Additional Public Hearing on Virginia Natural Gas Header Pipeline Project

RICHMOND – The State Corporation Commission (SCC) will hear additional public witness testimony on Monday, June 8 regarding the Virginia Natural Gas Header pipeline project. It will be a virtual hearing, webcast by the Commission. The deadline for filing written comments is also extended to June 8, 2020.

The process for public witness testimony will be different than the public hearing held on May 12. At that hearing, 30 public witnesses called the Commission to testify. For the June 8 hearing, the Commission will call public witnesses who pre-register with the Commission prior to 5 p.m. on Thursday, June 4. The deadline to register is two business days in advance of the Monday, June 8 telephonic hearing that begins at 10 a.m. Each witness will have five minutes to provide testimony.

Public witnesses wishing to provide testimony may pre-register in one of three ways:

- Completing a public witness form on the Commission's website at: <https://scc.virginia.gov/pages/Webcasting>
- E-mailing the same form (PDF version on the same website as above) to SCCInfo@scc.virginia.gov
- Calling the SCC at 804-371-9141 during normal business hours (8:15 a.m. – 5 p.m.) and providing their name and the phone number you wish the Commission to call to reach you during the hearing.

The day of the hearing, public witnesses should listen to the webcast. They will hear they are about to be called. The call identifying number will be 804-299-5840. Upon receiving a call from that number, turn down the volume of the webcast and listen to the instructions received by phone.

Case number [PUR-2019-00207](#) – Virginia Natural Gas Header Improvement Project

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Contact: Andy Farmer
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Email: Andy.Farmer@scc.virginia.gov

Date: May 29, 2020

For Immediate Release

SCC Invites Public Witness Testimony by Telephone for Kentucky Utilities Fuel Rate Revision

RICHMOND – The State Corporation Commission (SCC) is offering the opportunity for public comments to be received by telephone regarding a request by Kentucky Utilities Company, doing business as Old Dominion Power Company, to reduce its fuel rate.

Kentucky Utilities is proposing to decrease its fuel factor by \$0.00440 per kilowatt-hour (kWh) from \$0.02623 per kWh to \$0.02183 per kWh, effective for service rendered on and after April 1, 2020. For the average residential customer using 1,000 kWh per month, it represents a decrease of \$3.15 per month.

Electronic public witness testimony will begin at 1:30 p.m. on Wednesday, June 10, 2020. Public witnesses may access the hearing by dialing 1-804-299-5840 and entering the conference ID of 635657397.

The deadline for filing written comments also has been extended. Comments may be submitted through the SCC's website by June 10, 2020, at <https://scc.virginia.gov/casecomments/Submit-Public-Comments>. Simply scroll down to case number PUR-2020-00029, and click SUBMIT COMMENTS.

The evidentiary hearing in this case will follow the public witness testimony. The hearing will be webcast on the SCC website by visiting: <https://scc.virginia.gov/pages/Webcasting>. A link to the live webcast will appear on the site 10 minutes before the start of the hearings.

Case Number [PUR-2020-00029](#) – Application of Kentucky Utilities Company to revise its fuel factor

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Date: June 1, 2020

For Immediate Release

SCC Reschedules Public Hearings for Proposed Dulles Greenway Toll Increase

RICHMOND – The State Corporation Commission (SCC) will hear public witness testimony regarding the proposed Dulles Greenway toll increase on Tuesday, June 30 at 10 a.m. The hearing will be conducted via webcast by the Commission.

The June 30 hearing replaces two previously scheduled local hearings on May 11 and 12 in Leesburg and Ashburn, cancelled because of the public health emergency related to COVID-19. Public witnesses intending to provide oral testimony must pre-register with the Commission by 5 p.m. on Friday, June 26, 2020. Witnesses will be called by SCC staff on June 30 to testify in the order in which they registered. Testimony will be limited to 5 minutes.

Public witnesses wishing to provide testimony may pre-register in one of three ways:

- Completing a public witness form on the SCC's website at: <https://scc.virginia.gov/pages/Webcasting>
- E-mailing the same form (PDF version on the same website as above) to SCCInfo@scc.virginia.gov
- Calling the SCC at 804-371-9141 during normal business hours (8:15 a.m. – 5 p.m.) and providing their name and the phone number you wish the Commission to call to reach you during the hearing.

On June 30, registered public witnesses should listen to the webcast. Upcoming witnesses will be announced during the proceeding, and should be prepared to receive a call from 804-299-5840. Upon receiving a call from that number, witnesses should lower the volume of the webcast, and listen to the instructions received by phone.

Members of the public wishing to submit written comments may do so by August 24, 2020, at <https://scc.virginia.gov/casecomments/Submit-Public-Comments>. Simply scroll to case number PUR-2019-00218 and submit comments.

The evidentiary hearing in this case has also been rescheduled for August 13, 2020, in the SCC's courtroom in Richmond.

Case Number [PUR-2019-00218](#) – Application of Toll Road Investors Partnership II, L.P. for an increase in the maximum level of tolls

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Contact: Andy Farmer
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Date: June 4, 2020

For Immediate Release

SCC Seeks Comments on Dominion Energy Virginia's Integrated Resource Plan

RICHMOND – The State Corporation Commission (SCC) invites comment from the public on the Integrated Resource Plan (IRP) filed by Dominion Energy Virginia on May 1, 2020. An IRP is a forecast of Dominion's load obligations and a plan to meet those obligations by supply side and demand side resources over the next 15 years.

The Commission directed the company to include certain additional information in its 2020 IRP related to recent legislation passed by the Virginia General Assembly. The Commission also required Dominion to include a residential bill analysis showing projected annual impacts to a residential bill over the next 10 years, as compared to the bill of a residential customer using 1,000 kilowatt-hours (kWh) per month as of May 1, 2020.

Based on the company's billing analysis included in its May 14, 2020, supplemental filing, the monthly bill of a residential customer using 1,000 kWh per month is projected to be between \$168.58 and \$171.20 by 2030, an increase of between \$52.40 and \$55.02 per month over the current level of \$116.18 (or an estimated annual increase of \$628.80 to \$660.24). This projected increase reflects a compound annual growth rate of 3.6 percent to 3.7 percent.

Comments may be submitted through the SCC's website by October 20, 2020, at <https://scc.virginia.gov/casecomments/Submit-Public-Comments>. Simply scroll down to case number PUR-2020-00035, and click SUBMIT COMMENTS.

A hearing for public witness testimony will be convened by telephone at 9:30 a.m. on October 22, 2020. Public witnesses intending to provide oral testimony must pre-register with the Commission by 5 p.m. on October 19, 2020. Witnesses will be called by SCC staff on October 22 to testify in the order in which they registered. Testimony will be limited to five minutes. The public witness hearing will be webcast at: <https://scc.virginia.gov/pages/Webcasting>

(MORE)

Public witnesses wishing to provide testimony may pre-register in one of three ways:

- Completing a public witness form for case number PUR-2020-00035 on the SCC's website at: <https://scc.virginia.gov/pages/Webcasting>
- E-mailing the same form (PDF version on the same website as above) to SCCInfo@scc.virginia.gov
- Calling the SCC at 804-371-9141 during normal business hours (8:15 a.m. – 5 p.m.) and providing their name and the phone number you wish the Commission to call to reach you during the hearing.

The Commission has scheduled a hearing on October 27, 2020, to receive opening statements, testimony, and evidence offered by the company, respondents and the SCC staff. The hearing will begin at 9:30 a.m. in the SCC's courtroom on the second floor of the Tyler Building, 1300 East Main Street.

Case Number [PUR-2020-00035](#) – Dominion Energy Virginia's Integrated Resource Plan

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Contact: Ken Schrad
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Date: June 10, 2020

For Immediate Release

SCC Launches Pilot Program July 1 Open to Previous Aggregation Requests of Dominion Energy Virginia Commercial Customers

RICHMOND – The State Corporation Commission (SCC) is launching a pilot program that is open to commercial customers of Dominion Energy Virginia who previously sought to aggregate their load to shop for electricity supply service.

Effective July 1, legislation approved by the 2020 Virginia General Assembly (HB 889, Chapter 796 of the 2020 Acts of the Assembly) directs the Commission to conduct the pilot program and caps the program at 200 megawatts (MW).

Prior to February 25, 2019, the SCC received multiple requests from large commercial customers for permission to pool together the load of their separately metered retail stores to purchase electricity from third-party suppliers.

A provision of Virginia law mandates that a single customer with more than 5 MW of demand can leave the utility system and purchase power from a third-party vendor. Individually, a single retail store unlikely meets the threshold. The 5 MW of demand could be met by combining the load of multiple store locations that are owned by a single entity.

Pilot-eligible commercial customers may file a notice of intent to participate with the SCC at any time. If the 200 MW is reached, however, no further notices will be accepted.

The law requires the Commission to evaluate the pilot program in 2022.

[Case number PUR-2020-00114](#)

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Date: June 12, 2020

For Immediate Release

SCC Extends Ban on Utility Service Cut-offs to August 31 Allows Utilities to Offer Extended Payment Plans with No Late Fees or Reconnection Charges

RICHMOND – The State Corporation Commission (SCC) has extended the moratorium on service disconnections for utility customers due to unpaid bills caused by the COVID-19 public health emergency. The SCC order extends the ban through August 31, 2020 and gives the General Assembly time to address the economic impact of the crisis on utility customers.

During the crisis period, electricity, natural gas, water and sewer utilities regulated by the SCC must offer extended payment plans with no late fees or reconnection charges to residential and small business customers whose unpaid bill amounts are the result of COVID-19 issues.

Reacting early to the crisis in mid-March, the SCC ordered a 60-day ban on service cut-offs. In a mid-May order, the ban was extended an additional 30 days through June 15.

In explaining the need for an additional extension, the SCC stated, “Our purpose since our original order on March 16th imposing a moratorium on service shut-offs has been to protect Virginia’s utility customers who, through no fault of their own, have been the victims of the devastating economic consequences of the COVID-19 pandemic.”

The Commission added, “While we have acted promptly throughout this crisis to protect customers unable to pay utility bills due to the COVID-19 crisis, the only truly sustainable solution is government action beyond utility regulation in the immediate short term and a restoration of economic health as soon as possible.”

On May 26, the SCC invited comments on whether the service cut-off moratorium should be continued and, if so, how to ensure that the costs of such an extension would not be shifted to other customers who may themselves be struggling to pay bills.

More than 300 comments were received. Commenters included 58 members of the General Assembly, the Governor of Virginia, and numerous utilities, organizations and citizens.

(more)

In the May 26 order, the Commission said, “The reality is that a moratorium on all service disconnections due to unpaid bills is not sustainable on an unlimited basis in the absence of programs to ensure that the growing costs of unpaid bills are not unfairly shifted to other customers.”

In approving the latest extension to August 31, the SCC said, “This additional extension will give the General Assembly and Governor time to address the economic repercussions of the COVID-19 crisis on utility customers, an effort alluded to in the letter ... from the 58 General Assembly members as well as several other commenters.” The Commission added, “We emphasize that utility regulation alone cannot adequately address what is a much broader socioeconomic catastrophe.”

The SCC will closely monitor progress on reducing bill arrearages and service cut-offs by requiring monthly reporting of key metrics, including data regarding trendlines and amounts of past due accounts, use of extended payment plans, trends of disconnection notices and disconnections for nonpayment, as well as monitoring relevant economic data.

In its latest order, the Commission wrote, “It is our fervent hope that the process of healing the economic damage caused by the COVID-19 crisis will continue. In particular, we hope that jobs and livelihoods will be fully restored ... which includes the many Virginia small businesses which have incurred devastating damage.”

[Case number PUR-2020-00048](#)

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Contact: Andy Farmer
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Date: June 15, 2020

For Immediate Release

SCC Invites Comments on a Universal Fee to Support Program That Reduces Electric Utility Payments for Low-Income Customers

RICHMOND – The State Corporation Commission (SCC) invites comments from the public on establishing a universal service fee to be paid by retail customers of Dominion Energy Virginia and Appalachian Power to support a new program that limits utility payments for qualified customers.

The Virginia Clean Economy Act, enacted in the 2020 session of the General Assembly, established in its provisions a program designed to limit electric utility payments of persons or households participating in certain public assistance programs based on a percentage of their income.

The Act directs the SCC to initiate proceedings to establish the rates, terms and conditions of a universal service fee to fund the program. The service fee will be paid by the customers of Dominion and Appalachian through their utility bills. The Act requires the SCC to issue final orders concerning these proceedings by December 31, 2020.

The Commission established separate cases for the two utilities, directing them to propose rates and provide the information necessary to support the proposed universal service fees. The Act also directs the Virginia Department of Housing and Community Development and the Virginia Department of Social Services to convene a stakeholder group to develop recommendations regarding the implementation of the universal fee. The Commission encourages the agencies to participate in the SCC proceedings.

Comments may be submitted through the SCC's website by October 7, 2020, at <https://scc.virginia.gov/casecomments/Submit-Public-Comments>. Simply scroll down to case number PUR-2020-00109 for Dominion or PUR-2020-00117 for Appalachian, and click SUBMIT COMMENTS.

(MORE)

A combined hearing for public witness testimony in both cases will be convened by telephone at 9:30 a.m. on October 13, 2020. Public witnesses intending to provide oral testimony must pre-register with the Commission by 5 p.m. on October 8, 2020. Witnesses will be called by SCC staff on October 13 to testify in the order in which they registered. Testimony will be limited to five minutes. The public witness hearing will be webcast at: <https://scc.virginia.gov/pages/Webcasting>.

Public witnesses wishing to provide testimony may pre-register in one of three ways:

- Completing a public witness form for case number PUR-2020-00109 and PUR-2020-00117 on the SCC's website at: <https://scc.virginia.gov/pages/Webcasting>
- E-mailing the same form (PDF version on the same website as above) to SCCInfo@scc.virginia.gov
- Calling the SCC at 804-371-9141 during normal business hours (8:15 a.m. – 5 p.m.) and providing their name and the phone number you wish the Commission to call to reach you during the hearing

For PUR-2020-00109, the Commission has scheduled a hearing on October 14, 2020, to receive opening statements, testimony, and evidence offered by the company, respondents and the SCC staff. The hearing will begin at 9:30 a.m. in the SCC's courtroom on the second floor of the Tyler Building, 1300 East Main Street.

For PUR-2020-00117, the evidentiary hearing will begin at 9:30 a.m. on October 15, 2020.

Case Number PUR-2020-00109 – Establishing the rates, terms and conditions of a universal fee to be paid by the retail customers of Dominion Energy Virginia

Case Number PUR-2020-00117 – Establishing the rates, terms and conditions of a universal fee to be paid by retail customers of Appalachian Power Company

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Contact: Katha Treanor
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Date: June 15, 2020

For Immediate Release

SCC Urges Awareness of Investment Fraud Among Seniors Due to Increased Isolation During COVID-19 Pandemic

RICHMOND – In conjunction with World Elder Abuse Awareness Day on June 15, the State Corporation Commission’s Division of Securities and Retail Franchising (Division) reminds Virginians that extended isolation and loneliness during the COVID-19 pandemic may create a perfect storm for financial exploitation of senior citizens.

Each year, senior citizens lose billions of dollars to financial fraud, with the loss to individual victims averaging tens of thousands of dollars. “Social isolation has long been a leading factor contributing to the financial exploitation of older investors,” said Division Director Ron Thomas. “Social distancing and the unprecedented quarantines designed to protect against the spread of the novel coronavirus have greatly increased social isolation for many seniors, making them more vulnerable to financial exploitation. Perpetrators may be strangers, family members, trusted friends and financial professionals or others.”

Financial abuse can happen any time, but perpetrators often strike when senior citizens are most vulnerable, such as during a health crisis or after the death of a loved one. Scammers often gather personal details from obituaries and social media posts and use this information to target their victims. Some perpetrators even will exploit established relationships within seniors’ social and support groups to become more involved in their lives.

Thomas encourages Virginians to be aware of the following warning signs indicative of senior financial abuse:

- Surrendering control of finances to a new or overly protective friend or caregiver
- Fear of or sudden change in feelings toward friends or family members
- A lack of knowledge about their financial status or reluctance to discuss financial matters
- Sudden or unexplained changes in spending habits, a will, trust or beneficiary designations

(more)

- Unexplained financial activities, such as checks made out to cash, unusual loans or disappearance of assets, valuables or securities
- Suspicious signatures on checks or other documents

In-person visits may not yet be possible due to the pandemic. However, to reduce the likelihood of isolation and financial exploitation, Thomas urges Virginians to stay in touch with older family members, friends and neighbors by phone, text, email, video calls or other means. “Remind seniors that scammers follow the headlines and may try to exploit the pandemic. Make them aware of the red flags of fraud, which are often the same regardless of the type of scam,” he said.

Thomas asks Virginians who suspect possible senior financial exploitation to contact the Division of Securities and Retail Franchising at 804-371-9051 in Richmond or toll-free at 1-800-552-7945. For more information, visit the Division’s website at www.scc.virginia.gov/pages/Securities-Retail-Franchising or the North American Securities Administrators Association’s website at www.nasaa.org/1723/senior-investor-resource-center/.

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Contact: Ken Schrad
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Date: June 17, 2020

For Immediate Release

SCC Adds New Area Code to 540 Region

Existing Customers to Retain Current Numbers; 826 Area Code Created

RICHMOND – The State Corporation Commission (SCC) announced today that the North American Numbering Plan Administrator (NANPA) has assigned a new area code to western and northern portions of the Commonwealth. The new 826 area code will relieve the future exhaustion of phone numbers in Virginia’s 540 area code.

The 540 area code region currently encompasses a wide swath of the state, including Roanoke in the southwest, Harrisonburg and the Shenandoah Valley to the west, Winchester and parts of northern Virginia, and Fredericksburg to the east. The area code was created in 1995, splitting off from the 703 area code. Current estimates predict the available numbers in the 540 area code will be exhausted in 2022.

The relief plan approved by the SCC superimposes the new 826 area code over the same geographic footprint covered by the existing 540 area code region. While 10-digit dialing will now be required for local calls, the Commission determined the overlay solution to be “more durable and/or less disruptive than other alternatives.” Under the plan, no residents and businesses will lose their current 540 phone numbers.

Following a series of public hearings held in the 540 region in early March, the Commission agreed with the findings of the SCC hearing examiner. The telecommunications industry also prefers the overlay solution, as this relief method is the least disruptive for customers.

The SCC’s order directs telecommunications industry service providers to move forward with a proposed 13-month implementation schedule. This includes a six-month period during which calls within the 540 area code can be completed using either 7 or 10-digits. This period is used to ease the transition from 7-digit to 10-digit dialing so customers can be educated on the changes without having calls impacted prior to assignment of the 826 area code.

###

Case Number [PUR-2019-00148](#) - Ex Parte: In the matter of the Commission's investigation into exhaust relief for the 540 area code

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Date: June 23, 2020

For Immediate Release

SCC Cautions Virginians to Understand Private Offering Risks

RICHMOND – The COVID-19 pandemic has caused significant market volatility during the past several months, leaving many individuals looking for safe places to put their hard-earned money and still earn a return. The State Corporation Commission’s (SCC) Division of Securities and Retail Franchising (Division) urges Virginians to use caution when considering investments in exempt securities offerings, also known as private placements.

A private placement is a security offering that is not required by law to be fully registered with federal or state securities regulators. Popular especially with start-up companies, private placements allow companies to sell stocks, bonds or other securities to investors without completing the rigorous disclosures necessary in a registered – or public – offering. Selling securities through private placements is generally easier, quicker and less expensive for the issuer than conducting a registered securities offering. Private placements often are riskier than registered securities offerings and may provide only limited opportunities for investors to resell them, so investors could have to hold onto them for longer periods of time.

“People may try to capitalize on headlines to prey on unsuspecting consumers,” said Division Director Ron Thomas. “Don’t assume that just because someone claims to offer a security with a valid exemption from registration that this is actually true. Keep in mind that even when a private security offering is legitimate, it may not be right for you. As with any investment, do your homework and thoroughly understand the risks and benefits,” he said.

Businesses raising capital through private placement offerings may have limited operating histories and modest revenues compared to public companies. These offerings are not reviewed by regulators and the people selling them are not required to provide as much information to investors as public companies are required to provide under securities laws. As such, investing in private placement offerings may be more appropriate for the sophisticated investor and less suitable for less experienced investors. Regardless of your level of investment experience, the SCC urges investors contemplating private placement offerings to use caution.

The most recent enforcement statistics collected by the North American Securities Administrators Association, of which the SCC’s Division of Securities and Retail Franchising is a member, identified

(more)

private placement offerings as one of the most frequent sources of enforcement actions by state securities regulators.

Thomas urges Virginians to protect themselves financially when considering any investment opportunity by doing the following:

- Carefully review and understand all documents associated with the investment.
- Ask for information about the company, its business model and its executives.
- Be wary of “unique” investment offers or high-pressure sales tactics.
- Verify whether the person offering the investment is properly licensed or registered, as well as whether they have any disciplinary history. Virginians can do this by contacting the Division of Securities and Retail Franchising in Richmond at 804-371-9051 or toll-free at 1-800-552-7945.

For more information, visit the Division’s website at www.scc.virginia.gov/pages/Securities-Retail-Franchising or visit the North American Securities Administrators website at www.nasaa.org/22284/informed-investor-alert-private-placement-offerings/.

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Contact: Andy Farmer
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Date: June 24, 2020

For Immediate Release

SCC Invites Electronic Public Witness Testimony Regarding Impact of Electric Vehicles on the Provision of Electric Service

RICHMOND – The State Corporation Commission (SCC) is offering the opportunity for public comments to be received by telephone on July 8, 2020, on issues related to the increased deployment of electric motor vehicles that potentially could affect the affordability and reliability of electricity services delivered to consumers by regulated utilities. The purpose is to gather information to inform future proceedings on the growing issue of vehicle electrification.

The Commission invites the public to comment on one or more of the following issues related to the increased deployment of electric vehicles:

- Existing development and projected growth of electric vehicles,
- Rate design issues,
- Storage-specific issues, and
- Issues related to public charging stations.

The Commission scheduled the public session to begin at 10 a.m. on July 8, 2020. Public witnesses intending to provide oral testimony must pre-register with the SCC by 5 p.m. on July 6, 2020. Witnesses will be called by SCC staff on July 8 in the order in which they registered. Testimony will be limited to five minutes. The hearing will be webcast at: <https://scc.virginia.gov/pages/Webcasting>.

Public witnesses wishing to provide testimony may pre-register in one of three ways:

- Completing a public witness form for case number PUR-2020-00051 on the SCC's website at: <https://scc.virginia.gov/pages/Webcasting>
- E-mailing the same form (PDF version on the same website as above) to SCCInfo@scc.virginia.gov
- Calling the SCC at 804-371-9141 during normal business hours (8:15 a.m. – 5 p.m.) and providing their name and the phone number you wish the Commission to call to reach you during the hearing.

(MORE)

The SCC has already received 34 written comments from individuals, organizations and utilities addressing specific questions raised by the Commission in a March 24 order establishing the proceeding.

Case Number [PUR-2020-00051](#) – [Order Scheduling Public Session](#)

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Date: June 25, 2020

For Immediate Release

SCC Approves Reduced Fuel Rate for Kentucky Utilities; *Typical Residential Customer Will See \$4.55 Reduction on Monthly Bill*

RICHMOND – The State Corporation Commission (SCC) has approved a reduced fuel rate for Kentucky Utilities, doing business as Old Dominion Power Company.

Effective for service rendered on and after July 1, 2020, the fuel factor will be \$0.02168 per kilowatt-hour (kWh). For a typical residential customer using 1,000 kWh per month, it represents a decrease of \$4.55 per month compared to the fuel rate a customer paid during the 2019-2020 fuel year.

The reduction helps offset a base rate increase of \$9 million in annual operating revenue for Kentucky Utilities that was approved by the SCC on April 6 and went into effect on May 1. The April order also provided for a one-time refund of \$1 million to customers resulting from a reduction in the company's federal tax rate that took effect on January 1, 2018.

Kentucky Utilities provides electric service to approximately 28,000 customers in Wise, Lee, Russell, Scott and Dickenson counties.

Case Number [PUR-2020-00029](#) – Application of Kentucky Utilities Company to revise its fuel factor

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Date: June 26, 2020

For Immediate Release

SCC Sets Conditions that Must Be Met Before VNG Header Project Can Be Approved

RICHMOND – The State Corporation Commission (SCC) has set several conditions that must be met before the Header pipeline project proposed by Virginia Natural Gas (VNG) can be approved. One condition includes strict provisions to protect VNG’s residential and small business customers from being “stuck with the bill” unfairly for costs of the project.

In a preliminary order on VNG’s application to build the pipeline, the SCC found that the need for the project is driven by a single customer, a proposed gas-fired, electricity generating plant known as C4GT. The SCC said, “Put simply, if C4GT is built, we find that the [Header] project is needed. If C4GT is not built, the project is not needed.”

The SCC found that C4GT is supposed to pay for the vast majority of the costs of the Header project. But, C4GT is a merchant plant. That means the owners of C4GT pay 100 percent of the cost to construct the power plant and have primary responsibility for approximately 95 percent of the cost of VNG’s pipeline project.

The SCC said, “As a merchant plant, C4GT may operate for some years but, if it becomes unprofitable, may shut down, as many other merchant generators nationally have shut down when they became unprofitable. So it is imperative that VNG’s other customers not be left ‘holding the bag’ for the costs of the project should C4GT cease operating before those costs have been fully recovered.”

To protect VNG’s residential and other business customers, the SCC required several financial conditions that must be satisfied before approval will be issued.

- C4GT must provide proof that it has a firm financing commitment for construction costs.
- VNG must recover the costs of the project over the same time period for which it has contracts with C4GT and other large customers to receive the payments necessary to pay for the project.

(more)

- C4GT must reconfirm all contractual obligations to VNG necessary to pay its share of the Header project.
- And, VNG must agree to a strict cap on the costs that can ever be shifted to residential and other business customers.

The SCC set other conditions that must be satisfied, including compliance with all environmental requirements set by the Virginia Department of Environmental Quality. The SCC noted that before the project could proceed, VNG would have to apply for and receive multiple environmental permits.

In addition to complying with conditions set by state environmental agencies, the SCC also required VNG to file additional information on environmental justice issues beyond that currently contained in the Commission's case record.

On or before December 31, 2020, VNG is required to make additional filings with the SCC when the company believes it has complied with all conditions required before approval. Upon submission of such filings, the SCC will conduct an additional proceeding to address them.

[Preliminary Order on Application](#)

Case Number [PUR-2019-00207](#) – Virginia Natural Gas - For approval and certification of natural gas facilities: the Header Improvement Project and for approval of Rate Schedules and Terms and Conditions for Pipeline Transportation Service

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Contact: Ken Schrad
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Date: July 2, 2020

For Immediate Release

SCC Approves Voluntary 100% Renewable Energy Offering by Dominion Energy Virginia

RICHMOND — The State Corporation Commission (SCC) has approved a renewable energy rate for Dominion Energy Virginia. It allows Dominion customers to voluntarily purchase electric energy provided 100 percent from sources of renewable energy.

Virginia law permits Dominion to design a rate that participating customers may choose to pay to receive all their power from renewable resources. As designed, the rate would charge a premium of \$3.98 a month above the standard rate of an average residential customer using 1,000 kilowatt hours of electricity, subject to annual adjustments.

Applying applicable Virginia laws, the Commission approved the voluntary renewable energy rider and found that:

- The participating customer is receiving a product that is provided 100 percent from renewable energy.
- The tariff includes safeguards that hold harmless customers who choose not to participate.
- The rate is reasonable for the purposes of the renewable energy product that is being supplied.

[Case Number PUR-2019-00094](#)

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Contact: Ken Schrad
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Date: July 6, 2020

For Immediate Release

Hudson Takes Oath of Office July 6; Becomes 36th SCC Commissioner

RICHMOND – Jehmal T. Hudson became the 36th commissioner of the State Corporation Commission (SCC) on Monday, July 6. Hudson was appointed by Governor Ralph S. Northam on June 9th to a vacant Commission term that began on February 1.

Before being appointed to the Commission, Hudson, 49, served as vice president of government affairs for the National Hydropower Association. For more than a decade, he served in a variety of roles at the Federal Energy Regulatory Commission (FERC), including director of government affairs.

Hudson earned his law degree from the Vermont Law School and obtained his undergraduate degree from Adelphi University.

The other two SCC commissioners are **Mark C. Christie**, the current chair, and **Judith Williams Jagdmann**. The Commissioners serve six-year terms.

Established in 1902, the SCC's authority encompasses utilities, insurance, state-chartered financial institutions, securities, retail franchising, railroad safety, and underground utility damage prevention. The Commission also serves as the Commonwealth's central filing office for all Virginia and foreign corporations, limited liability companies, general and limited partnerships, and business trusts that are authorized to transact business in Virginia.

ADVISORY: Register online to receive SCC news releases by email at
scc.virginia.gov/pages/News-Release-Subscriptions

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Contact: Ford Carson
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Date: July 7, 2020

For Immediate Release

Virginians Are Encouraged to Use Free Life Insurance Policy Locator Tool

RICHMOND – Since 2017, a free life insurance service has helped 2,127 Virginians recover more than \$29.9 million pledged to them through life insurance policies and annuity contracts. The State Corporation Commission’s (SCC) Bureau of Insurance encourages any Virginian in search of lost or misplaced life insurance policies or annuity contracts to take advantage of the free Life Insurance Policy Locator, which is offered by the National Association of Insurance Commissioners (NAIC).

“Using secure technology, the service enables consumers to obtain money that is rightfully theirs via life insurance and annuity contracts,” said Virginia Insurance Commissioner Scott A. White, who noted the service has helped recover more than \$878.8 million nationwide.

If you believe you are a beneficiary, or you are the executor or legal representative of a deceased person, you may use the free service by submitting a search request form and following these steps:

- Gather as much information about the deceased person as possible, including his or her full name (along with maiden name, if applicable), Social Security number, date of birth, state where the policy was purchased, insurance company name, and the person or organization who sold the policy.
- Obtain a copy of the individual’s death certificate.
- Visit the SCC Bureau of Insurance website (<https://www.scc.virginia.gov/pages/Tips,-Guides-Publications>) and click on “Life Insurance” or the NAIC website (<http://locator.naic.org>) and complete as many fields as possible.

Requests made through the service are encrypted and secured to maintain confidentiality. Once a request is submitted, the NAIC will then ask participating companies to search their records using the information provided. If there is a match, a company will typically respond to the person who submitted the request within 90 business days, assuming the

person submitting the request is the designated beneficiary or is authorized to receive information.

When a life insurance company knows that a policyholder has died but cannot locate the beneficiaries of the policy, the company – under Virginia law – must turn over the policy's benefits to the state's unclaimed property office if those benefits are not claimed after a certain number of years. If you know the state in which a life insurance policy was written, check with that state's insurance department or the office that handles unclaimed property.

To avoid lost policies, the Bureau of Insurance encourages Virginians to:

- Keep beneficiary information up-to-date.
- Alert beneficiaries of the policy and provide them with the names of the servicing agent and the insurance company that issued the policy.
- Place a current copy of the life insurance policy in a safe and accessible place with wills and estate documents, and ask the insurance company for an annual policy statement if one is not provided.

For questions or additional information about the policy locator and other life and health insurance matters, contact the Consumer Services Section of the Virginia Bureau of Insurance Life and Health Division toll-free at 1-877-310-6560 or visit <https://scc.virginia.gov/pages/Insurance>.

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Contact: Ford Carson
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Date: July 17, 2020

For Immediate Release

SCC Seeks Comment Regarding Health Insurance Balance Billing

RICHMOND – The State Corporation Commission (SCC) is seeking written comments on regulations proposed by its Bureau of Insurance (Bureau) that carry out certain provisions of a new Virginia law designed to protect consumers from receiving surprise medical bills.

Surprise billing or balance billing occurs when patients enrolled in managed care health insurance plans receive bills for more than their plan’s cost-sharing amounts directly from medical service providers who do not participate in a managed care plan’s network of providers - often referred to as “out-of-network” providers.

Under legislation passed by the 2020 General Assembly and signed in April by Gov. Ralph Northam effective January 1, 2021, individuals enrolled in managed care health insurance plans cannot be balance billed in Virginia if they receive emergency services from an out-of-network provider or non-emergency surgical or ancillary (such as diagnostic and support) services from an out-of-network provider at an in-network facility.

The new law incorporates protections for consumers put forth by the Bureau in 2019 as well as adds further protections. Based on the new legislation, the newly proposed regulations replace those advanced last year and establishes procedures for an insurance company and an out-of-network health care provider to arbitrate disputes when they cannot agree on payment for a service. It also establishes qualifications for arbitrators chosen to determine payment disputes.

Additionally, the law sets forth consumer notification requirements for health care facilities and providers regarding balance billing and requires managed care health insurance plans regulated by the Bureau of Insurance to provide notification to enrollees regarding whether they are subject to balance billing and under what circumstances.

(more)

Comments or requests for hearing regarding the proposed regulations may be submitted by September 1, 2020, with the Clerk of the Commission, State Corporation Commission, c/o Document Control Center, P.O. Box 2118, Richmond, Virginia 23218 and shall refer to Case No. INS-2020-00136. Comments may also be submitted through the SCC's website at <https://scc.virginia.gov/casecomments/Submit-Public-Comments>. Simply scroll down to case number INS-2020-00136 and click SUBMIT COMMENTS.

You can also learn more about [balance billing](#) by visiting the National Association of Insurance Commissioners' website.

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Contact: Katha Treanor
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Date: August 5, 2020

For Immediate Release

SCC Offers Guidance to Policyholders in the Wake of Tropical Storm Isaias

RICHMOND – Property damage from Tropical Storm Isaias likely will raise many questions from Virginia policyholders, including how to expedite the processing of claims with their insurance company. If your home, property or business was damaged during that storm, the State Corporation Commission’s (SCC) Bureau of Insurance (Bureau) encourages you to contact your insurance company or agent as soon as possible to file a claim or to find out whether your damaged property is covered by your insurance policy. The Bureau reminds Virginians that flood damage typically is *not* covered by a standard homeowners or renter's insurance policy.

Many insurance companies have special toll-free numbers for catastrophes that operate 24 hours a day, seven days a week and provide those numbers on their websites. The Bureau also can provide assistance to consumers who have difficulty getting through to their insurance company or agent.

Virginia Insurance Commissioner Scott A. White suggests taking pictures of damaged property, saving receipts for repair costs, and protecting your property from further damage. Additional information may be found on the Bureau’s disaster readiness page at <https://bit.ly/3gyPYlx>. The Bureau also offers disaster guides for Virginia homeowners and businesses that answer the most commonly-asked questions about settling disaster-related insurance problems. They are available on the Bureau’s website at <https://bit.ly/2XuGCzS> (homeowners) and <https://bit.ly/2PqBxnJ> (commercial property).

The Bureau’s specially trained staff stands ready to handle inquiries through its toll-free telephone number 1-877-310-6560 or by email at BureauofInsurance@scc.virginia.gov. Consumers may reach the Consumer Services Section of the Bureau’s Property and Casualty Division directly by calling (804) 371-9185. Consumer complaints may be filed electronically through the Bureau’s website at <https://bit.ly/33A52vL>.

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Contact: Ford Carson
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Date: August 11, 2020
For Immediate Release

SCC Reminds Everyone to Contact Virginia 811 *Before* You Dig

RICHMOND – August 11 is the recognized day in Virginia to remind everyone of the importance of always contacting Virginia 811 (VA811) before you dig. Help keep Virginia’s underground utility infrastructure damage-free and our communities, business districts and environment safe by taking this important first step.

Contacting VA811 is a simple, no-cost process, with two convenient ways to do so. You can go online at www.va811.com for most digging projects; online service is available 24 hours a day, 365 days a year. You may also call 811 Monday through Friday, 7 a.m. to 5 p.m., excluding legal state and national holidays. Emergency notification service is available 24/7, 365 days a year.

Know What’s Below, contact VA811 before you dig and Dig with C.A.R.E!

C.A.R.E. means:

- Contact VA811 before you dig.
- Allow the required time for marking.
- **R**espect and protect the marks.
- **E**xcavate carefully.

To learn more about “Digging with C.A.R.E.” and Virginia’s damage prevention program, contact the SCC’s Division of Utility and Railroad Safety at (804) 371-9980 or visit <https://scc.virginia.gov/pages/Utility-Railroad-Safety>.

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Contact: Allan A. Sharrett
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Date: August 20, 2020
For Immediate Release

SCC Will Receive Public Testimony by Phone on Appalachian Power Company Rate Case

RICHMOND – The State Corporation Commission (SCC) will receive public witness testimony by telephone on September 14, 2020, on an Appalachian Power Company rate filing that seeks a \$65 million increase in annual operating revenue.

Appalachian Power filed its application on March 31, 2020. The company estimates its request would result in an increase in residential rates by approximately 6.5%. For a residential customer with monthly usage of 1,000 kilowatt-hours, that is about \$10 per month.

The company's rate case also includes a financial review by the SCC of the company's earnings, rates, and other issues associated with providing electric service to 532,000 Virginia customers in southwest Virginia over the three-year period of 2017 through 2019. Pre-filed testimony by case participants differs as to the necessity of the rate increase. If an increase is warranted, its earliest implementation would be late January 2021.

The Commission hearing begins at 1 p.m. on Monday, September 14. Public witnesses intending to provide oral testimony must pre-register with the SCC by 5 p.m. on Wednesday, September 9. Witnesses will be called by SCC staff on September 14 in the order in which they registered. Testimony is limited to five minutes. The hearing will be webcast at: <https://scc.virginia.gov/pages/Webcasting>.

To provide testimony, public witnesses must pre-register in one of three ways:

- Completing a public witness form for case number PUR-2020-00015 on the SCC's website at: <https://scc.virginia.gov/pages/Webcasting>;
- E-mailing the same form (PDF version on the same website as above) to SCCInfo@scc.virginia.gov; or

- Calling the SCC at 804-371-9141 during normal business hours (8:15 a.m. – 5 p.m.) and providing the name and phone number the Commission should dial to reach you during the hearing.

Those who prefer to submit comments in writing may do so electronically by September 8, 2020, at the SCC's website at <https://scc.virginia.gov/casecomments/Submit-Public-Comments>. Find the comment box for case number PUR-2020-00015, and hit the SUBMIT COMMENTS button.

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Case Number [PUR-2020-00015](#) – Application of Appalachian Power Company for a 2020 triennial review of its base rates, terms and conditions

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Contact: Ken Schrad
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Date: August 24, 2020

For Immediate Release

SCC Utility Service Cut-off Moratorium to End September 16 Except for Customers in Extended Payment Plans; Other Customer Protections Remain

RICHMOND – The State Corporation Commission (SCC) is extending the existing general moratorium on utility shutoffs from August 31 until September 16. The extension gives the General Assembly, currently in special session, additional time to enact any legislation it may choose addressing the impact of the COVID-19 pandemic on utility customers.

The SCC's latest extension order means the moratorium will have been in place for six months. It was originally imposed on March 16, 2020, as an emergency measure to protect customers from the immediate economic impacts of the COVID crisis.

While the general moratorium will expire, utility customers who entered into extended payment plans as a result of a prior Commission order will continue to be protected from service shutoffs if they remain current or enter into individualized new repayment plans with the utility.

In its June 12 order, the SCC directed all utilities to offer extended payment plans of up to 12 months to customers struggling to pay bills due to the economic impacts of COVID. All utilities under the SCC's jurisdiction have done so and many customers have used the option of entering such plans.

No late payment fees may be charged to customers in such extended payment plans. The Commission's latest order continues that protection beyond the expiration of the moratorium.

The SCC said, "The expiration of our moratorium does not mean that customers are without options for continuing utility service, and we strongly urge utilities to make every effort to accommodate customers who are making good-faith efforts to pay their bills."

The SCC also emphasized that prior to its moratorium, utilities already had existing tariffs approved by the SCC that contained protections, especially for medically vulnerable customers, to avoid shutoffs, and that those tariff protections will remain in place beyond the moratorium.

(more)

The SCC reiterated what it has stated in several previous orders:

- That an indefinite moratorium on service disconnections is not sustainable. “If such bills are never paid, the costs of these unpaid bills are ultimately borne by paying customers as operational costs of the utility. These costs do not disappear; they are shifted to other customers, who themselves may be struggling to make ends meet in the economic catastrophe caused by the COVID-19 pandemic.”
- That “utility regulation alone cannot adequately address what is a much broader socioeconomic catastrophe.”

The SCC’s June order cited examples of more comprehensive solutions, offered by parties in the proceeding, such as programs of financial aid directly to those utility customers with no ability to pay their bills, funded by federal or state appropriations. The SCC noted that such direct financial aid to utility customers would require legislation.

The SCC added, “This Commission will follow any legislation the General Assembly enacts but cannot continue the moratorium indefinitely unless legislatively required to do so.”

Case number [PUR-2020-00048](#)

View [Order on Moratorium](#)

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Contact: Ford Carson
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Date: August 27, 2020
For Immediate Release

Virginia Regulators Credit Proactiveness for Low Rate of COVID-related Investment Scams in State

RICHMOND – Despite hundreds of COVID-related investment scams nationwide, Virginia has, fortunately, experienced almost none.

“I think this speaks to the proactive approach we’ve taken,” said Danny Taylor, manager of enforcement with the State Corporation Commission’s Division of Securities and Retail Franchising (Division). Other state and provincial regulators with the North American Securities Administrators Association (NASAA) say they have taken action against more than 200 alleged investment scams. The Division currently has just one open COVID-related investment investigation in the Commonwealth.

Taylor pointed to the Division’s membership in NASAA’s COVID-19 Enforcement Task Force, which it joined in May, as one example of the preemptive steps it has taken to help protect Virginia investors from COVID-related investment scams. The Task Force consists of securities regulators from the United States, Canada and Mexico, who exchange information and are working toward the same goal.

“There’s tremendous strength in unifying our efforts to address these types of multi-jurisdictional frauds and we’re proud to be part of it,” Taylor said.

Taylor stressed the need to remain vigilant against COVID-19 scams and warned potential investors to avoid the following:

- giving out your passwords or Social Security number;
- trusting suspicious websites (NASAA’s task force identified as many as 200,000 coronavirus-related domains by mid-April);
- considering work-from-home opportunities without properly vetting them;
- investing in companies that claim to have COVID-19 cures, most of which are unsubstantiated.

(more)

“People often get caught up in the ‘fear of missing out’ on a profitable investment experience. Fraudsters prey on this emotion, so it’s important to reinforce to investors the need to do their research and be wary of promotions that seem too good to be true,” Taylor said.

He encourages investors to report any suspected fraudulent COVID-19 or other investment opportunities by contacting SRF at 804-371-9051, toll-free at 1-800-552-7945, or online at www.scc.virginia.gov. For more information, investors may also visit the NASAA website at www.nasaa.org.

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Contact: Katha Treanor
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Date: August 31, 2020
For Immediate Release

SCC Offers National Preparedness Month Reminders

RICHMOND – Hurricanes, wildfires, earthquakes and a pandemic – 2020 has already been a year filled with disasters. During National Preparedness Month (NPM) each September, we’re reminded that, no matter what the disaster, the time to plan is now.

Promoting the theme “Disasters Don’t Wait. Make Your Plan Today,” during NPM, individuals and communities are encouraged to develop a plan, assemble a supply kit (including COVID-related supplies), prepare for disasters, and teach disaster preparedness to youth.

With the midpoint of hurricane season upon us, disaster planning is more important than ever. There have already been 13 named storms during the 2020 Atlantic hurricane season, which began June 1 and runs through November 30. Late August to early October is often the most active and dangerous time for tropical cyclone activity.

No matter where you live in Virginia, hurricanes and their accompanying winds and rains can threaten lives and property. Once a hurricane develops in the Atlantic Ocean, it will be difficult to find an insurance company willing to write related coverage until the storm threat passes.

The State Corporation Commission’s (SCC) Bureau of Insurance (Bureau) reminds Virginians to assess their risk, review their insurance coverage and know what to do before and after a hurricane or other disaster strikes. Review your insurance policy carefully to make sure you have enough coverage in the event of a disaster. Know what your policy does and does not cover. Contact your insurance agent or company or the Bureau of Insurance if you have questions.

“Protect yourself physically and financially. Take steps now to ensure you have the coverage you need if disaster strikes,” said Virginia Insurance Commissioner Scott A. White. “Ask your insurance company or agent how you can minimize property damage and, if such damage occurs, how to expedite the processing of claims with your insurance company.”

The Bureau suggests preparing a complete inventory of your personal property including serial numbers, photographs and videos. The National Association of Insurance Commissioners’

(more)

free smartphone app – myHOME Scr.APP.book – can facilitate this process. Keep your home inventory and your insurance policies in a safe place and take them with you if you evacuate.

Keep in mind that homeowners insurance policies issued in Virginia generally do *not* provide coverage for damage to your home and belongings due to flood, surface water, or storm surge. However, flood insurance is available through the National Flood Insurance Program (NFIP). To learn more, contact your insurance agent or the NFIP at 1-888-225-5356 or visit www.floodsmart.gov. There is typically a 30-day waiting period for a new flood insurance policy to take effect.

Ask your agent if your homeowners policy contains a special deductible for wind or hurricane losses. These deductibles are applied separately from any other deductible on a homeowners policy and may be written as a flat amount, such as \$1,000, or applied to a loss as a percentage of the insurance coverage on the dwelling. The deductible is the amount that you are responsible for paying before the insurance company pays its portion of the claim.

If your property is damaged by a hurricane or other disaster, call your insurance agent or company as soon as possible. Make any necessary emergency repairs and take reasonable steps to prevent further damage to your property. Record all damage to your property and include photographs, notes and repair-related receipts.

The Bureau of Insurance stands ready to assist consumers with their insurance-related questions and concerns. Contact the Bureau's Property and Casualty Division toll-free at 1-877-310-6560 or in Richmond at 804-371-9185. The Bureau also offers free consumer guides for homeowners and commercial property owners with information about what to do when a disaster strikes. These and many other insurance guides are available on its website at www.scc.virginia.gov/pages/Insurance.

For additional emergency preparedness information relating to hurricanes and other types of disasters, visit the Virginia Department of Emergency Management website at www.vaemergency.gov or www.ready.gov/.

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Date: August 31, 2020
For Immediate Release

SCC Readies the Virginia Health Benefit Exchange; Names Director of New SCC Division

RICHMOND – Virginia is establishing a state-based health insurance exchange for the individual and small business market. The Virginia Health Benefit Exchange will operate on the federal exchange – HealthCare.gov – for 2021. Open enrollment to select a Virginia health plan for 2021 will begin on November 1, 2020.

The Virginia Health Benefit Exchange was created by the 2020 Virginia General Assembly to be operated as a new division within the State Corporation Commission (SCC). It is expected to transition to a full state-based exchange by plan year 2023.

Beginning this fall and throughout the transition, the Virginia Exchange will perform all consumer outreach and education activities and offer consumer assistance.

The Commission has appointed **Victoria I. Savoy** to direct the division. There will also be a 15-member advisory committee to advise and provide recommendations to the Commission and the director in carrying out the purposes and duties of the exchange.

The Virginia Exchange will be an online marketplace where qualified individuals can shop for, compare and enroll in health insurance coverage. Additionally, through the marketplace, small business employers may enroll eligible employees directly through qualified health plan issuers, qualified dental plan issuers, or licensed agents as established by the Virginia Exchange.

The Virginia Exchange already offers information about Certified Application Counselor Designated Organizations (CDOs), Certified Application Counselors (CACs), and Navigators on the SCC website at: <https://scc.virginia.gov/pages/Exchange>.

(more)

Savoy joins the Commission on September 21. Most recently, she has been the assistant dean for Finance and Administration for the School of Pharmacy at Virginia Commonwealth University. She is returning to the SCC after 13 years in higher education in various capacities overseeing the financial operations of those institutions, including the University of Virginia.

Savoy previously worked at the SCC from 1993 to 2007. In addition to serving as the assistant deputy commissioner of the life and health section of the SCC's Bureau of Insurance, she was the chief financial auditor in the Bureau's financial regulation section.

A licensed certified public accountant, Savoy earned her degree in accounting from Virginia Tech and a master's degree in the management of information technology at the University of Virginia.

News Release



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Contact: Katha Treanor
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Date: September 4, 2020
For Immediate Release

Extended Special Enrollment Period Offers New Chance to Access Health Coverage

RICHMOND – Virginians who lost their health insurance any time this year may have a new opportunity to enroll in health insurance coverage at HealthCare.gov.

Millions of people nationwide have lost their employer-based health insurance due to the impact of the COVID-19 pandemic on many businesses. Normally, people who lose their insurance get a 60-day special enrollment period (SEP) to enroll in coverage on HealthCare.gov. Now, instead of asking whether an applicant has lost coverage within the last 60 days, the HealthCare.gov application asks whether they have lost coverage since January 1, 2020. The emergency declaration by the Federal Emergency Management Agency (FEMA) enables consumers who missed their 60-day deadline to still enroll in coverage if they missed the deadline earlier this year. As part of the process, applicants may need to provide proof of their loss of insurance coverage and the date that coverage ended.

The FEMA SEP has begun for the HealthCare.gov electronic application process. If someone was eligible to obtain coverage through an SEP at some point this year and failed to enroll, they may still qualify for coverage. Their coverage could begin as early as next month or even extend back to their initial date of eligibility. Additionally, enrollment during the SEP does not preclude people from receiving discounts that may be offered on their health insurance at HealthCare.gov.

“Losing your job doesn’t have to mean losing your health insurance coverage,” said Virginia Insurance Commissioner Scott A. White. “Consumers impacted by COVID-19 now have another chance to enroll in quality, affordable coverage.”

The FEMA SEP is not limited to people who lost their health insurance coverage due to loss of employment. People who lost coverage any time this year – due to job loss or for other reasons – may now qualify for the FEMA SEP directly through the HealthCare.gov application process. People who experienced life changes other than job loss (for example, having a baby or moving) may also qualify, even if they missed the normal SEP deadline, if their life was affected in some way by the COVID-19 pandemic. Persons interested in obtaining coverage

(more)

through the FEMA SEP should contact the [HealthCare.gov](https://www.healthcare.gov) call center at 800-318-2596 for more information.

In most cases, people who have not had any SEP-qualifying events since January 1, 2020, are not eligible for the FEMA SEP, but they will be able to sign up for health insurance for 2021 during the regular open enrollment period, which starts on November 1, 2020, and ends on December 15, 2020. Many people may also be eligible for Medicaid, which is open year-round, and those who need coverage may view their options at [HealthCare.gov](https://www.healthcare.gov).

For more information, visit coverva.org/assistance or <https://bit.ly/3hZhxoN>.

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<http://www.healthreformbeyondthebasics.org/wp-content/uploads/2020/08/FEMA-SEP-fact-sheet.pdf>.

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Contact: Katha Treanor
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Email: Katha.Treanor@scc.virginia.gov

Date: September 10, 2020

For Immediate Release

SCC Announces Navigator Grant Awards for Virginia's Health Insurance Marketplace

RICHMOND – The State Corporation Commission's (SCC) new Virginia Health Benefit Exchange (Exchange) has awarded navigator grants to Virginia Poverty Law Center (VPLC) and Boat People SOS, Inc. (BPSOS). The grants will support the work of these organizations to help Virginians navigate, shop for and enroll in health insurance coverage through HealthCare.gov.

VPLC received nearly \$1.5 million in grant money. VPLC established "ENROLL Virginia!," a statewide consortium of community-based and consumer-focused nonprofits that educates Virginians about the health insurance marketplace. BPSOS was awarded a \$365,000 grant. BPSOS is a national nonprofit headquartered in Northern Virginia with a focus on serving the Asian-American community in that area.

VPLC has served as a navigator organization since the federal grant program began in 2013 to assist individuals, small employers and their employees as they look for health coverage options through the health benefit exchange and the small employer health options (SHOP) marketplace. BPSOS has served Virginians in a similar role for the past five years.

Navigators help consumers understand health insurance plan options and assist them in applying for government subsidies through the health benefit exchange. They are not affiliated with or funded by any health insurer, and their services are free of charge to the consumer. Although they are not required to be licensed, navigator individuals must complete an annual certification with the Exchange and a registration process with the Bureau of Insurance that includes updated training each year.

Virginia's navigators have previously been funded through federal grant programs. Virginia is establishing a state-based health insurance exchange for the individual and small business markets. The Virginia Exchange will operate on the federal exchange platform – HealthCare.gov – for plan years 2021 and 2022, and is expected to transition to a full state-based exchange by plan year 2023. Beginning this fall, the Virginia Exchange will perform consumer outreach and education activities and offer consumer assistance.

(more)

“We are excited to be able to provide increased grant funding for navigators this year,” said Virginia Insurance Commissioner and Acting Exchange Director Scott White. “The navigator organizations have an excellent network designed to increase awareness about opportunities to obtain lower cost comprehensive coverage that may be available for individuals through [HealthCare.gov](https://www.healthcare.gov). Even if you already have coverage, make sure to review your options each open enrollment period to find the option best suited for your circumstances.”

Navigators are available to assist Virginia residents in obtaining individual health insurance coverage during open enrollment for plan year 2021 that begins November 1, 2020, and ends on December 15, 2020. They also are available to assist residents throughout the year with post-enrollment questions and issues that arise, and special enrollment qualifications. Navigators also assist consumers throughout the year to provide information about other coverage options, such as the State Medicaid Program and FAMIS for children.

Navigators assist small employers and their employees in reviewing plan options via the SHOP marketplace. The Small Business Health Care Tax Credit is only available to employers who purchase a SHOP plan and meet other IRS requirements.

A locator tool to find free assistance from a navigator or other assister in your area can be accessed at coverva.org/assistance. Information and help for small employers is available at coverva.org/business.

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Date: September 14, 2020
For Immediate Release

Telephone Assistance Plan Helps Low-Income Virginians Stay Connected

RICHMOND – Staying connected and having access to local emergency services and community resources is more important than ever during the COVID-19 public health emergency. The State Corporation Commission (SCC) is partnering with the Federal Communications Commission (FCC), the National Association of Regulatory Utility Commissioners and the National Association of State Utility Consumer Advocates during “National Telephone Discount Lifeline Awareness Week” September 14-18, 2020.

Lifeline, a federal program, offers a monthly discount of up to \$9.25 toward phone or broadband services for eligible consumers and is available through certain local telephone and wireless companies. The goal of this nationwide outreach effort is to increase awareness about the Lifeline program and provide information to qualified participants. In addition to falling below a certain income level, you could be eligible if you participate in one of these federal assistance programs:

- Supplemental Nutrition Assistance Program (SNAP)
- Medicaid
- Supplemental Security Income (SSI)
- Federal Public Housing Assistance (FPHA)
- Veterans Pension and Survivors Benefit

Participants are limited to one Lifeline benefit per household. Participating companies can provide assistance with enrollment. A new option – the National Verifier (www.checklifeline.org) – makes it easier for consumers to assess eligibility and sign up for Lifeline. The SCC encourages Virginians to contact companies from whom you wish to receive service since not all companies are required to offer Lifeline service.

To learn more about Lifeline and the National Verifier, and to see if you are eligible, call 1-800-234-9473 or email lifelinesupport@usac.org or visit <https://www.lifelinesupport.org> or the FCC website at <https://www.fcc.gov/consumers/guides/lifeline-support-affordable-communications>. You may also contact Lean Sorini with Universal Service Administrative Co., the company that administers the Lifeline program, at 202-772-6274 or at LifelineProgram@usac.org.

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Date: September 15, 2020

For Immediate Release

SCC Utility Service Cut-off Moratorium Will End on October 5; Governor Requested Extension from September 16

RICHMOND – The general moratorium on utility shutoffs is extended through October 5, 2020. The State Corporation Commission (SCC) issued the order following a request from Virginia Governor Ralph S. Northam. The moratorium was originally set to end on September 16.

In a letter to the Commission on September 14, the Governor said, “My request for an extension will give the General Assembly the time they need to address this issue, finalize their budget, and complete their important work during this special session.”

In granting another extension, the Commission said it will not extend the moratorium beyond October 5, 2020. The Commission urged the Governor and General Assembly to appropriate funds for direct financial assistance to those customers who are unable to pay their bills due to the COVID-19 pandemic. The Commission said, “We hope the General Assembly uses this additional time to act on this recommendation.”

The Commission wrote, “Since we first imposed the moratorium on March 16, 2020, we have warned repeatedly that this moratorium is not sustainable indefinitely. The mounting costs of unpaid bills must eventually be paid, either by the customers in arrears or by other customers who themselves may be struggling to pay their bills. Unless the General Assembly explicitly directs that a utility's own shareholders must bear the cost of unpaid bills, those costs will almost certainly be shifted to other paying customers.”

The SCC’s latest extension order means the moratorium will have been in place for more than six months. It was originally imposed on March 16, 2020, as an emergency measure to protect customers from the immediate economic impacts of the COVID crisis.

The end of the Commission-directed moratorium on October 5 does not mean the end of protections for customers in arrears who are making a good-faith effort to pay their bills over a longer time period. Customers who enter such extended payment plans with their utilities will continue to be protected from service cut-offs even after the end of this moratorium.

Case number [PUR-2020-00048](#) - View [Additional Order on Moratorium](#)

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Contact: Ford Carson
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Date: September 21, 2020

For Immediate Release

SCC to Recognize Rail Safety Week Digitally

RICHMOND – Rail Safety Week – the annual, nationwide campaign to raise awareness of the need for rail safety education – will appear differently this year amid the COVID-19 pandemic. The State Corporation Commission (SCC) and others will observe the entire week (September 21-27) digitally.

SCC Rail Safety Manager Renee Salmon and VA Operation Lifesaver Coordinator Tracey Lamb agree that the goal is the same: to address head-on the need for rail safety awareness to combat the statistic that either a person or vehicle is hit by a train every three hours in the U.S., as reported by Operation Lifesaver, Inc. (OLI).

Although in-person events will not be possible this year, the SCC plans to share potentially life-saving information on its website and social media pages. OLI has assigned each day of Rail Safety Week its own safety theme:

- Monday – Proclamations, Media Outreach;
- Tuesday – Law Enforcement Partnerships;
- Wednesday – Crossing Safety, Professional Drivers;
- Thursday – Commuter and Transit Safety;
- Friday – Wear Red for Rail Safety;
- Saturday – Trespass Prevention;
- Sunday – Photographer Safety.

“Rail safety is much more than just a single tip or slogan,” said Salmon. “It’s a set of guidelines for different groups of people, including children, first responders, media professionals, photographers, personal and professional drivers, and more.”

(more)

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OLI is encouraged by a 76% decrease in nationwide collisions at U.S. highway-rail grade crossings over the past 40 years. “But there’s still more rail safety awareness work to do,” said Lamb.

This year’s digital focus is perhaps most appropriate for photographer safety, the seventh and final day of Rail Safety Week. Photo shoots and ‘selfies’ on train tracks may be tempting for posting on social media, but both activities are dangerous and illegal.

Both Lamb and Salmon acknowledge the same rail safety awareness statistic: “Trains can take a mile or more to come to a complete stop and overhang the track by at least three feet. Please never put yourself – or your clients – in harm’s way, and remember that people mimic your behavior when they see your photos on the web,” Lamb said.

Virginia Operation Lifesaver is administered by the SCC’s division of Utility and Railroad Safety, which offers education sessions virtually and can be reached at Virginia@oli.org. Keep an eye out for the SCC’s digital messaging during Rail Safety Week. In the meantime, check out the SCC’s full list of resources at <https://scc.virginia.gov/pages/Railroad-Regulation>.

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Contact: Ken Schrad
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Date: October 8, 2020

For Immediate Release

Virginia Health Benefit Exchange Preps for Open Enrollment Period; Exchange Advisory Committee Named

RICHMOND – The [Virginia Health Benefit Exchange](http://VirginiaHealthBenefitExchange.com) continues preparations for the November 1 open enrollment period for 2021 health plans. The Virginia Exchange will operate on the federal exchange – HealthCare.gov – for 2021.

The Virginia Health Benefit Exchange was created by the 2020 Virginia General Assembly to be operated as a new division within the State Corporation Commission (SCC). It is expected to transition to a full state-based exchange by plan year 2023.

This month and throughout the transition, the Virginia Exchange will perform consumer outreach and education activities and offer consumer assistance. Last month the SCC appointed Victoria I. Savoy to direct the division.

A 15-member advisory committee is in place to advise and provide recommendations to the Commission and the director in carrying out the purposes and duties of the exchange.

The five members named by the Commission are:

- Doug Gray – Virginia Associations of Health Plans
- Lee Biedrycki – BeneFinder, an insurance agency
- Sabrina Corlette – Georgetown University Health Policy Institute
- Scott N. Castro – Medical Society of Virginia
- Kenn Penn – ChamberSolutions (part of Virginia Chamber of Commerce)

The five members named by the Governor on September 4 are:

- Chiquita Brooks-LaSure – Manatt Health Strategies
- Elizabeth Cunningham – Virginia Legal Aid Society
- Ikeita Cantu Hinojosa – formerly of D.C. Health Benefit Exchange Authority
- Starla Kiser – Dickenson County Behavioral Health Services
- Jane Norwood Kusiak – Virginia Health Care Foundation (board of advisors)

(more)

ADVISORY: Register online to receive SCC news releases by email at
<https://scc.virginia.gov/pages/News-Release-Subscriptions>.

The five non-voting ex-officio members (or their designees) identified by statute are:

- Scott White – Commissioner of Insurance
- Karen Kimsey – Department of Medical Assistance Services Director
- M. Norman Oliver – State Health Commissioner
- Duke Storen – Commissioner of the Department of Social Services
- Daniel Carey – Secretary of Health and Human Resources

The Virginia Exchange will be an online marketplace where qualified individuals can shop for, compare and enroll in health insurance coverage. Additionally, through the marketplace, small business employers may enroll eligible employees directly through qualified health plan issuers, qualified dental plan issuers, or licensed agents as established by the Virginia Exchange.

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Contact: Katha Treanor
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Date: October 21, 2020

For Immediate Release

SCC Reminds Virginians that Coronavirus Scams, Like Many Fraudulent Opportunities, Often Follow the Headlines

RICHMOND – As the coronavirus pandemic lingers, so does the potential for coronavirus-related investment schemes. Scammers may take advantage of the situation to offer business opportunities for supposed miracle cures or purported innovative technologies to unsuspecting investors.

The State Corporation Commission’s (SCC) Division of Securities and Retail Franchising (Division), along with other securities regulators, are working to prevent coronavirus-related scams. The Division encourages Virginians to use caution when presented with investment opportunities touting products and services related to the coronavirus pandemic.

“COVID-19-related schemes, like many other types of scams, often follow the headlines and prey on people’s fears and uncertainty,” said Division Director Ron Thomas. “Regardless of the type of investment scam, the red flags that an offer may be fraudulent are often the same.”

Thomas encourages Virginians to beware of unsolicited calls, emails or texts, or social media posts and other online promotions regarding investment opportunities that claim to be raising money for companies promising new health care products that can detect, treat or cure the coronavirus. These opportunities may include offers to invest in medical technology or healthcare companies by purchasing membership units in general or limited partnerships, stock, or other investment vehicles, such as private placement offerings, initial coin offerings or other cryptocurrency-related investments, or crowdfunding.

Thomas also urges Virginians to use caution when presented with investment opportunities promising high yield returns with little or no risk, or that offer trendy, complex or exotic investments. “Every investment opportunity carries some degree of risk that you could lose your money,” he said. He recommends using caution when considering investments that refer to returns as “passive income” or “cash flow” and promise to pay returns on a monthly basis.

“Before handing over your hard-earned money, research the investment and the person or company offering it and know where your money is going, how it will be used and how you can get it back,” Thomas said. He offers the following tips when considering any investment opportunity:

(more)

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- Do not invest money you cannot afford to lose.
- Do your research. Ask for details about an investment opportunity and read the fine print. Ask about the risks and fees involved. Never invest in something you do not fully understand.
- Always verify that an investment and the person offering it are licensed or registered by the appropriate securities regulator. In Virginia, you can find out by contacting the Division of Securities and Retail Franchising in Richmond at 804-371-9051 or toll-free at 1-800-552-7945.
- Resist high-pressure sales tactics or “can’t miss” opportunities.
- Be wary of participating in a general partnership or joint venture if you have no specific experience, knowledge or education in the industry sector – which is often the healthcare industry for coronavirus-related frauds – and would have to rely on others’ expertise.
- Think twice before considering “research reports” or promotions claiming that the products or services of publicly traded companies can prevent, detect or cure coronavirus and that the stock of these companies will dramatically increase in value as a result.
- Don’t always believe what you see. Con artists are often good at producing professional-looking websites boasting current productivity levels and profits with photos of vaccine or medical equipment production sites. These easily can be faked.

Additionally, Thomas encourages Virginians to report suspected fraudulent COVID-19 or other investment opportunities by contacting the Division of Securities and Retail Franchising at the numbers above or by visiting its website at www.scc.virginia.gov/pages/Securities-Retail-Franchising. For more information, visit the North American Securities Administrators Association’s website at <https://bit.ly/3dN1Dws>.

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Date: October 27, 2020

For Immediate Release

SCC Bureau of Insurance Announces License Application Processing Fee Changes and Reductions

RICHMOND – Ensuring licensed agents, brokers and producers comply with Virginia insurance laws and regulations – while at the same time reducing their costs and regulatory burden whenever possible – are important to the State Corporation Commission’s (SCC) Bureau of Insurance (Bureau).

Early next year, the Bureau will introduce a new \$10 insurance license renewal application processing fee per line of authority and, at the same time, significantly reduce existing processing fees for certain types of licenses. These reductions are possible thanks to greater operational efficiencies and collection of the new insurance license renewal application processing fee.

The new \$10 renewal fee goes into effect January 1, 2021, for all insurance license types, and accompanies the Bureau’s move to biennial license renewals. Previously, insurance licenses in Virginia were issued in perpetuity. The switch to biennial license renewals brings the Bureau into line with what most other state insurance departments are doing and allows the Bureau to more regularly receive up-to-date contact and other information from agents, such as criminal history and disciplinary actions.

Certain fee reductions will also take effect January 1, 2021. Currently, the Bureau assesses different application processing fees for certain types of licenses. The fee reduction not only will reduce the amounts paid by these licensees, but also will simplify those payments by establishing a \$15 uniform license application processing fee for licenses issued by the Bureau’s Agent Licensing Section. Application processing fees for consultant, surplus lines and viatical settlement brokers will be reduced from \$50 to \$15 per line of authority. In addition, the public adjuster application processing fee will be reduced from \$250 to \$15, and the application processing fee for title settlement agent registrations will be reduced from \$100 for business entities and \$35 for individuals, respectively, to \$15.

“The fee reductions reflect the Bureau’s continued commitment to reducing costs for the insurance industry,” said Agent Licensing Manager Richard Tozer. “The past few months have been incredibly challenging for the insurance industry due to COVID-19, and the Bureau is pleased to support insurance agents with these fee reductions to help them keep operating during a pandemic and beyond.”

For questions, contact the Bureau of Insurance Agent Licensing Section at 804-371-9631 or visit its website at <https://www.scc.virginia.gov/pages/2021-Agent-Licensing-Changes>.

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Contact: Katha Treanor
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Date: October 29, 2020

For Immediate Release

SCC Urges Virginians to Prepare for Shopping for Health Insurance

RICHMOND – Many consumers will soon shop for health care coverage during the open enrollment period for the 2021 health insurance marketplace through HealthCare.gov. This open enrollment period for plans under the federal Affordable Care Act (ACA) runs from November 1 through December 15, 2020. After this date, consumers may only buy an ACA-compliant health insurance plan if special enrollment conditions apply to them.

Special enrollment periods (SEP) are available for people who may have recently lost their employer-sponsored health insurance coverage or have had a qualifying life event such as a household change. To learn more, visit [HealthCare.gov's SEP page](http://HealthCare.gov).

“For 2021 and again in 2022, enrollment and eligibility by Virginians will continue on HealthCare.gov, the federal health insurance platform. Virginia’s transition to a state-based system – the Virginia Health Benefit Exchange – will be ready by plan year 2023,” said Victoria Savoy, director of the Virginia Health Benefit Exchange.

The Virginia Exchange was created by the 2020 Virginia General Assembly to be operated as a new division within the State Corporation Commission (SCC). It will be an online marketplace where qualified individuals can shop for, compare and enroll in health insurance coverage. Additionally, the Virginia Exchange will create a small employer program where eligible employees of qualified small employers will be able to enroll in coverage.

Whether you are thinking about changing plans or purchasing a new health insurance plan, the SCC encourages Virginians to review their coverage needs and thoroughly explore all their options. “Not all health plans are created alike, and some are not insurance,” said Virginia Insurance Commissioner Scott A. White. He encourages Virginians to fully understand the coverage, costs and protections before they sign up for any health plan. “Understand enrollment periods, what ACA-compliant plans must cover and where to turn for legitimate information. If you have questions, the Bureau of Insurance can help.”

Consumer protection laws govern some types of health coverage, such as plans purchased through an employer or through the health insurance marketplace. Other types of plans such as health care sharing ministries and discount plans might be less expensive than health insurance plans subject to the ACA, but they are not insurance and do not offer the same protections as ACA-compliant plans.

(more)

Short-term, limited-duration health insurance plans are not available through the health insurance marketplace, but they are regulated health insurance plans. While they may, in some cases, be less expensive than plans offered through the health insurance marketplace, they often cover less than ACA-compliant marketplace plans; may deny eligibility for coverage or exclude services because of pre-existing conditions, and may apply dollar limits on the amount they will pay.

Whether shopping for health insurance on or off the exchange, the Bureau of Insurance and the Virginia Health Benefit Exchange encourage Virginians to carefully consider what health care services you and your family will need *before* you sign up for any health insurance plan. Ask yourself:

- Are anticipated services covered and are there any limits on coverage under each health care coverage option being considered?
- Are doctors and medications my family needs covered by the plan being considered?
- What are the monthly premiums and costs that coincide with using health services such as co-pays, co-insurance and deductibles?

Especially during open enrollment, keep the following in mind:

- In Virginia, HealthCare.gov is the official website to enroll in ACA plans.
- For free help understanding your options, find an application assister (navigator and certified application counselor) at Coverva.org/assistance/.
- Ask for details of any health plan in writing – including cost and coverage – and make sure you understand what you are purchasing.
- Look for a disclosure indicating whether the health plan complies with the ACA.
- The open enrollment period for the 2021 health insurance marketplace ends December 15, 2020. Anyone who contacts you to sell individual health insurance plans through an "enrollment period" outside of that is not selling an ACA-compliant policy.
- Do not provide personal information or send money in response to unsolicited calls or emails.
- To verify that an insurance agent, agency or company is licensed in Virginia, visit the Bureau's website at scc.virginia.gov/boi/ConsumerInquiry/default.aspx.
- Be wary of telemarketers from the "national enrollment center," "national healthcare center," or other official-sounding name. The marketplace will not call to sell you health insurance.

For more information, contact the Virginia Bureau of Insurance toll-free at 1-877-310-6560 or visit its website at scc.virginia.gov/pages/Insurance. Use [the online comparison tool](#) to compare plans. To learn more about the new Virginia Exchange, visit [scc.virginia.gov/pages/Health-Benefit-Exchange-\(6\)](http://scc.virginia.gov/pages/Health-Benefit-Exchange-(6)).

Free [translation services](#) are available. Call the Exchange hotline at 1-833-740-1364 or the Healthcare.gov hotline at 1-800-318-2596 for assistance.

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Contact: Katha Treanor
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Date: October 30, 2020

For Immediate Release

New Balance Billing Law Takes Effect January 1, 2021

Applications for Opt-in Plans Now Being Accepted/Arbitrator Applications Coming Soon

RICHMOND – Many Virginians will have protection from surprise medical bills beginning January 1, 2021. Individuals enrolled in fully insured managed care plans in Virginia and state employees will benefit from a new law adopted by the 2020 Session of the Virginia General Assembly to curb balance billing.

Surprise billing – or balance billing – occurs when patients enrolled in managed care health insurance plans receive bills for more than their plan’s cost-sharing amounts directly from medical service providers who do not participate in a managed care plan’s network of providers – often referred to as “out-of-network” providers.

The new law may extend to individuals covered under private insurance they purchase on their own or through their employer. Individuals whose primary coverage is through the state employee health benefit plan and those covered through a health benefit plan purchased through HealthCare.gov cannot be balance billed for situations covered under the new law. Approximately 40 percent of individuals who receive their health insurance through their employer will have this protection under their fully insured plan. The remaining 60 percent have coverage through a self-funded ERISA or other arrangement where their employer provides benefits that are administered by a third party, which could be a health insurance company. Most of these health plans will have the option to become elective group health plans by choosing to provide these protections for their employees.

For the same protection to apply to individuals enrolled in elective group plans, the plans must choose to opt in by completing and submitting an online application to the State Corporation Commission’s (SCC) Bureau of Insurance (Bureau) at scc.virginia.gov. They have until December 2, 2020, to do so for protection to be effective on January 1, 2021. Applications submitted after that date may be effective at a later date.

Plans that opt in will be listed on the Bureau’s website with other information provided by the Bureau regarding balancing billing. Health plans and healthcare providers can go to *Balance Billing* under the *Regulated Industries* tab on the Bureau’s website at scc.virginia.gov. Consumer information regarding balancing billing is available by going to *Balance Billing Protections* under the *Consumers* tab on the Bureau’s website.

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Under the new law, health care facilities and other providers must provide patients with notifications that address how you are protected, when you can be balance billed, and what to do if you are billed too much. Health insurers regulated by the Bureau also must provide notification to enrollees regarding whether they are subject to balance billing and under what circumstances.

Individuals enrolled in plans covered under the new law or plans that have opted into the new law cannot be billed amounts above their cost-share responsibility by an out-of-network provider for emergency services or for certain non-emergency services – including surgery, anesthesia, pathology, radiology and hospitalist service – during a scheduled procedure at an in-network hospital or other health care facility.

If a consumer is treated by an out-of-network health care provider for services covered by the new law, the provider will submit the claim to the consumer’s insurer or health plan. The insurer or health plan will pay the provider a “commercially reasonable amount” that is based on payments for the same or similar services in a similar geographic area, thereby eliminating any balance payment by the consumer to the provider for services rendered.

The Bureau will make available on its website a data set that may be used to determine “commercially reasonable” payment amounts to providers. The data utilizes Virginia’s All-Payer Claims Database as an independent source of claims payment information.

As part of the claims resolution process under the balance billing law, the insurer and provider must first try to agree on a payment amount. If they cannot, one of the parties may request arbitration. Applications for individuals interested in becoming arbitrators will soon be available on the Bureau’s website along with instructions for applying. The Bureau’s website will offer a list of approved arbitrators from which parties entering arbitration may choose.

If health care providers have a pattern of violations under the new law without attempting corrective action, they are subject to fines or other remedies by the Virginia Board of Medicine or the Virginia Commissioner of Health. Similarly, insurance companies that are found to engage in a pattern of violations of the new law are subject to fines or other remedies by the SCC. Neither insurance companies nor health care providers may use arbitration as a general business practice for resolving claims payments.

For more information, contact the Virginia Bureau of Insurance toll-free at 1-877-310-6560 or visit its website at scc.virginia.gov. Questions related to the arbitrator application, requests to arbitrate, or questions regarding the self-funded opt-in process may be emailed to BBVA@scc.virginia.gov. Consumer questions and complaints about balance billing may be emailed to BureauofInsurance@scc.virginia.gov.

[Case Number INS-2020-00136](#)

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Contact: Ford Carson
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Date: November 4, 2020

For Immediate Release

SCC's Bureau of Insurance Reminds Drivers to Watch Out For One of Autumn's Greatest Hazards: Deer

RICHMOND – Fast-moving and often weighing more than 100 pounds, a deer in the roadway poses a threat to even the most careful driver. Mating season and migration contribute to a dramatic uptick in vehicle-deer collisions during the fall, especially in Virginia, which is among the states with the highest risk of these types of collisions. For this reason, the State Corporation Commission's (SCC) Bureau of Insurance reminds drivers to stay alert, particularly when traveling during darker times of the day.

"November is the peak month for insurance claims related to vehicle collisions with deer," said Virginia Insurance Commissioner Scott White. "Contact your insurance agent or company to determine if your policy provides coverage for this type of loss."

Damage caused to your vehicle as a result of a collision with a deer or other animal typically are covered under the optional "other-than-collision" (also known as "comprehensive") portion of your automobile policy. Some of the coverages provided by "other-than-collision" coverage are damage resulting from theft, collision with an animal, wind, hail and flood, as well as fire and vandalism. Keep in mind that if you have a liability-only policy, your policy does not cover your vehicle for damage resulting from an accident involving a deer or any other object.

The best way, of course, to avoid a collision with a deer altogether is to slow down and stay alert. If a collision is inevitable, however, you should stay in your lane and brake as carefully as possible. Though jarring, a collision with a deer is often safer for the driver – and for surrounding drivers – than swerving sharply and potentially hitting something else. Additionally, a collision with a deer is typically covered by the comprehensive portion of an insurance policy; whereas a collision caused by swerving – into a tree, for example – would instead typically be covered by the collision portion of the policy. Also, if you swerve and go into a ditch or hit a tree, your insurer may consider you to be at fault, which could cause your premium to increase.

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Should you collide with a deer, notify law enforcement and your insurance company as soon as possible. Take pictures of the incident scene and any vehicle damage in the event you file an insurance claim. Don't assume that your vehicle is safe to drive. Check for leaking fluid, tire damage, broken lights and other damage. When in doubt, call a tow truck.

The Bureau of Insurance stands ready to assist Virginians with their questions regarding auto and many other types of insurance. For more information, call the Bureau toll-free at 1-877-310-6560 or in Richmond at 804-371-9741 or visit its website at scc.virginia.gov/pages/Insurance.

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Contact: Ford Carson
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Date: November 18, 2020

For Immediate Release

SCC: Especially Important to Protect Yourself Financially During This Year's Holiday Season

RICHMOND – With the holiday season quickly approaching, there is no time like the present to review your insurance coverage. Dry pine needles, icy streets and sidewalks, busy kitchens, and overworked outlets are just a few of the seasonal hazards that can impact your financial well-being without adequate insurance coverage. In order to keep spirits bright, the State Corporation Commission's (SCC) Bureau of Insurance reminds Virginians to check with their insurance agent or company to ensure they have the appropriate amount of insurance coverage in the event of an illness, theft, or mishap.

“The ongoing COVID-19 pandemic makes it more critical than ever to plan ahead this year,” said Virginia Insurance Commissioner Scott A. White. “Make sure your insurance coverage is up-to-date so you can minimize any financial damage.”

Take a close look at each of your insurance policies to ensure you know exactly what is – and is not – covered. What about stolen gifts, decorations, or other items from your home or vehicle? A guest suffering an injury at your residence? A fire on the premises? Understand any deductibles or coverage limits that may apply.

What's more, COVID-19 creates several additional considerations for policyholders:

- Complying with local, state, and/or national restrictions regarding the number of people who may gather at one time;
- Minimizing the risk of transmission by wearing masks, using hand soap and hand sanitizer frequently, and encouraging the sick to stay home;
- Understanding how COVID-19, specifically, is addressed by your homeowner's, renter's, health, and life insurance policies.

In addition to reviewing your policies, you can also be proactive by keeping your auto insurance company's contact information and a copy of your insurance card with you when you drive, staying alert of local weather forecasts, and bringing health insurance information – like identification cards and contact details for family members – with you while traveling. Also check that your coverage extends to seasonal activities like skiing, snowboarding, and snowmobiling.

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Last, make an early New Year's resolution to update your home inventory. This will help you ensure your homeowners or renter's policy provides enough coverage for your belongings. It can facilitate the recovery process if you experience loss or damage and have to file an insurance claim. Separate coverage may be needed for high-cost items such as jewelry, art or electronics. The National Association of Insurance Commissioners' free smartphone app — myHome Scr.APP.book — makes creating a home inventory quick and easy. This app is available through the App Store and Google Play.

For information about a variety of insurance-related topics specifically for consumers, contact the Virginia Bureau of Insurance in Richmond at (804) 371-9741 or toll-free at 1-877-310-6560 or visit its website at scc.virginia.gov/pages/Insurance. Additional information also may be found on the InsureU portion of the National Association of Insurance Commissioners website at www.insureuonline.org.

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Contact: Ken Schrad
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Date: November 24, 2020

For Immediate Release

SCC Denies Appalachian Power Request for Rate Increase

Richmond – Appalachian Power Company has earned a rate of return (profit) that is within the range authorized by Virginia utility law for calendar years 2017, 2018 and 2019. The State Corporation Commission (SCC) made the finding following a triennial financial review of the company in which it was seeking an increase in rates.

The SCC order means Appalachian Power does not receive a rate increase. And, it means customers are not due refunds. The company was seeking to increase rates by approximately \$10 per month for a typical residential customer using 1,000 kilowatt hours of electricity.

The company's authorized rate of return on equity during the three-year review period was 9.42 percent. After reviewing the reasonableness of the company's expenses and revenues during the period, the Commission determined the company earned slightly above that level.

The Commission also set a new authorized rate of return on equity of 9.2 percent. That is the rate that will be used to evaluate the company's earnings during the next triennial financial review case in 2023. It will also be the return used for any new rate riders or adjustments to existing riders.

In its final order, the Commission made the following determinations:

- denied the company's request to apply the 2015 planned retirements of three coal-fired power plants to 2019 earnings.
- denied a request to increase the residential basic service charge from \$7.96 to \$14.

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- denied implementation of a residential rate design that would have charged higher rates during summer months and lower rates during the winter. The company will continue charging the same residential rate year-round.
- approved voluntary energy efficiency rate schedules to provide residential customers with pricing signals that shift consumption to hours when demand is less, and prices are lower (Smart Demand and Time-of-Use).

Case Number [PUR-2020-00015](#) – Application of Appalachian Power Company for a 2020 triennial review of its base rates, terms and conditions

View [Final Order](#)

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Contact: Katha Treanor
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Date: December 2, 2020

For Immediate Release

Inaugural Virginia Health Benefit Exchange Advisory Committee to Meet December 7

RICHMOND – The Advisory Committee for the Virginia Health Benefit Exchange (Advisory Committee) will hold its inaugural meeting virtually at 1 p.m. on December 7. The Advisory Committee was established to advise and provide recommendations to the Virginia Health Benefit Exchange (Exchange) in carrying out Exchange purposes and duties. The Exchange was created by the 2020 Virginia General Assembly to be an online marketplace where qualified individuals can shop for, compare and enroll in health insurance coverage. The Exchange also provides a small employer program where eligible employees of qualified small employers will be able to enroll in coverage.

The Advisory Committee includes five members appointed by the Governor, five members appointed by the State Corporation Commission (Commission) and five ex-officio members. As part of this inaugural meeting, the members of the Advisory Committee will elect a chair and vice-chair as well as discuss associated committee procedural matters, goals and objectives of the committee and the upcoming state-based exchange platform development project.

The meeting begins at 1 p.m. on Monday, December 7, and will be webcast at <https://scc.virginia.gov/pages/Webcasting>. If anyone from the public wishes to comment during the meeting, they must pre-register with the SCC by 5 p.m. on Thursday, December 3, as further provided below. Public witnesses will be called by SCC staff on December 7 in the order in which they registered.

To comment during the meeting, public witnesses must pre-register by 5 p.m. on Thursday, December 3, as follows:

- Complete the form associated with the meeting date on the webcast page at the address noted above, and email to ExchangeDivision@scc.virginia.gov, or

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- Call the SCC at 804-371-1532 during normal business hours (8:15 a.m. – 5 p.m.) and provide the name and phone number the Commission should dial to reach you during the meeting.

For additional information about the Exchange, visit [scc.virginia.gov/pages/Health-Benefit-Exchange-\(6\)](http://scc.virginia.gov/pages/Health-Benefit-Exchange-(6)).

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Contact: Katha Treanor
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Date: December 10, 2020

For Immediate Release

SCC's Bureau of Insurance Advises Virginians Regarding Insurance Coverage for Floods

RICHMOND – The 2020 Atlantic hurricane season may be over, but the State Corporation Commission's (SCC) Bureau of Insurance (Bureau) cautions Virginians not to let their guard down when it comes to the threat of floods. Heavy rains, saturated soil, melting snow and ice, broken dams and a lack of vegetation due to wildfires, development or other causes are just a few factors that can contribute to flooding.

The Bureau reminds Virginians that homeowners, renters and commercial insurance policies typically do *not* cover damage or loss caused by a flood event. "Floods can happen anywhere and anytime," said Virginia Insurance Commissioner Scott A. White. "Even a few inches of water can cause extensive damage to your home and its contents."

White encourages Virginians to assess their flood risk and protect themselves financially *before* the waters start to rise. If you live in a floodplain near a river, or if you live near the coast, it is especially important to consider purchasing separate flood insurance for your home. However, keep in mind that even low-risk communities can experience flooding.

Although homeowners, renters and commercial insurance policies issued in Virginia typically do *not* provide coverage for damage to your home, business and belongings caused by floods, the federal government does sell insurance for direct flood and flood-related damage through the National Flood Insurance Program (NFIP). This federally backed flood insurance is available to homeowners, renters and business owners, and offers separate coverage for structures and contents. "There is usually a 30-day waiting period before a new flood insurance policy takes effect, so the time to plan is now," White said.

For more information about flood insurance, contact your insurance agent or the NFIP at 1-800-427-4661 or FloodSmart@FEMA.DHS.gov or visit floodsmart.gov. Some private insurers also offer their own flood insurance policies, so check with your insurance agent about the availability of a private flood insurance policy. In either case, ask whether your flood policy provides coverage for your personal property.

(more)

Virginians also should consider whether their auto insurance covers flood damage to their vehicles. Unlike homeowners insurance, auto insurance generally covers damage caused by flooding. However, the policyholder must have other-than-collision (also known as comprehensive) coverage on their vehicle. This coverage pays for damage to a vehicle from such things as fire, water, hail, vandalism, glass breakage, wind and falling objects.

The SCC's Bureau of Insurance offers consumer guides regarding homeowners and auto insurance and disaster-related property insurance claims. For copies of the guides or other publications offered by the Bureau of Insurance or answers to your insurance questions, contact the Bureau of Insurance Property and Casualty Consumer Services Section at 804-371-9185 in Richmond or toll-free at 1-877-310-6560. Copies of the consumer insurance guides are also available on the Bureau's website at scc.virginia.gov/pages/Insurance.

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Contact: Ford Carson
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Date: December 14, 2020

For Immediate Release

Dialing Changes to Allow New Three-Digit Number for National Suicide Prevention Lifeline Will Impact Two Virginia Area Codes

RICHMOND – The toll-free National Suicide Prevention Lifeline (NSPL) is a critical emergency resource and can be reached, day or night, at 800-273-8255. Starting in July 2022, the NSPL will also be getting its own three-digit dialing number – 988 – as approved by the Federal Communications Commission (FCC) earlier this year. Dialing 988 will therefore directly reach the NSPL.

Before that can happen, dialing changes will be necessary in two Virginia area codes – 804 and 276 – starting in late April 2021.

In the Richmond region (area code 804) and the Southwest Virginia region (area code 276), 988 is an existing working prefix (i.e., the first three numbers dialed after the area code) for local exchanges in those area codes that currently permit seven-digit dialing to make a local call. To prepare for 988 becoming a national number for the NSPL, 10-digit dialing (area code + phone number) will be required to make local calls in those two geographic regions.

Virginia is not alone. There are 81 area codes in 36 other states that must also prepare for 10-digit dialing to accommodate the 988 national number roll-out.

The State Corporation Commission, the FCC and the telephone industry will be reminding consumers of this change in the 804 and 276 area codes over the next 18 months. The timeline for implementation is as follows:

- April 24, 2021 – permissive 10-digit dialing begins for all local calls
- October 24, 2021 – mandatory 10-digit dialing required for all local calls
- July 16, 2022 – 988 for NSPL is active

Very little else will change for telephone users inside the 804 and 276 area codes. The NSPL is – and will always be – available at 1-800-273-8255. Other three-digit services – like 211, 711, 811, and 911 – are not affected. Telephone numbers, coverage areas, local call boundaries, and area code numbers remain the same.

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The Substance Abuse and Mental Health Services Administration estimates that roughly four percent of Virginia adults live with serious mental health conditions. While the holiday season brings joy and relaxation to some, it also may mean stress and sadness for others. During the holiday season and beyond, it is particularly crucial to be aware of available mental health resources such as the NSPL hotline (800-273-8255) and suicidepreventionlifeline.org. As always, 911 is available for emergency situations.

For more information about phone service changes regarding the NSPL's upcoming 988 number, visit the FCC website at fcc.gov/suicide-prevention-hotline.

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State Corporation Commission
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Contact: Katha Treanor
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Date: December 17, 2020

For Immediate Release

Fingerprinting Will Be Among the Changes for Insurance Agents in Virginia Effective January 1, 2021

RICHMOND – Beginning January 1, 2021, fingerprinting will be among the requirements for individuals living in Virginia who are interested in becoming licensed insurance agents in the Commonwealth. Fingerprinting will be conducted using “live scan” technology, which digitally captures and transmits the fingerprints to the Virginia State Police and the Federal Bureau of Investigation (FBI) for background checks.

The new requirement is the result of legislation passed by the 2019 Virginia General Assembly that requires the submission of fingerprints with applications for resident insurance licenses. This requirement, however, does not pertain to license renewal applications.

The State Corporation Commission’s (SCC) Bureau of Insurance (Bureau) has contracted with Fieldprint, which provides a complete electronic fingerprinting process from collection through transmission to the FBI. Used by several other state agencies in the Commonwealth, Fieldprint is authorized to send fingerprints to the FBI.

For insurance license applications requiring fingerprinting, the process is simple:

- Create a secure user account on Fieldprint’s website by going to <http://fieldprintvirginia.com/>, and use Fieldprint Code “FPVABOICHRR” to ensure that the results from the fingerprint review are provided to the Bureau of Insurance.
- Enter all demographic information required by the Commonwealth of Virginia and the FBI to conduct a fingerprint-based background check.
- Search for a fingerprinting location at one of Fieldprint’s 46 locations across Virginia or elsewhere in the United States and schedule a 10-minute appointment at a date and time that fits your schedule.
- When you arrive to be fingerprinted, bring your appointment number and two forms of valid identification such as a driver’s license or passport. Your fingerprints are collected electronically by Fieldprint’s trained technicians and are electronically transmitted to the Virginia State Police and FBI for a background check. The results are then sent to the Bureau of Insurance for review.

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The fingerprinting cost is \$35.72 which includes fees required by the Virginia State Police and FBI. Applicants can pay the fee by credit card when setting up their appointment with Fieldprint. Companies and agencies that wish to set up an account to pay for their employees may contact the Fieldprint Customer Service Team at 877-614-4364 or customerservice@fieldprint.com.

If an applicant does not have any criminal history, the results should be available within 24-48 hours. For individuals who have a criminal history requiring research, a final decision may take up to 60 days.

Applicants must submit their application for an insurance license within 90 days of submitting their fingerprints to Fieldprint. When applying for another insurance license, fingerprinting is not required if the applicant previously submitted fingerprints within the last 12 months and the applicant is currently licensed as an insurance agent.

The new fingerprinting requirements are among numerous changes for insurance agents in Virginia that become effective January 1, 2021. The changes, which include the switch from perpetual agent licenses to biennial license renewal, fee changes, and changes regarding continuing education (CE) due dates, are designed to create greater efficiencies and transparency by ensuring that agent information is updated regularly and to coordinate an agent's license date with their CE due date. The changes also are designed to identify license applicants with criminal histories outside of Virginia.

For questions, contact the Bureau of Insurance Agent Licensing Section at AgentLicensing@scc.virginia.gov or call 804-371-9631.

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Contact: Katha Treanor
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Date: December 17, 2020

For Immediate Release

Licensing and Other Changes for Insurance Agents in Virginia Will Take Effect January 1, 2021

RICHMOND – Changes in licensing, fees and continuing education due dates for insurance agents in Virginia will take effect January 1, 2021.

The State Corporation Commission's (SCC) Bureau of Insurance (Bureau) is changing the duration of agent licenses from a perpetual basis to a biennial basis based on their birth month and year. The changes will impact approximately 332,000 individuals and agencies holding 340,000 insurance agent licenses in Virginia. The switch to biennial license renewals allows the Bureau to more regularly receive up-to-date contact and other license-related information from agents, such as criminal history and disciplinary actions.

Beginning January 1, 2021, license renewal fees will be \$10 every two years per line of authority for all insurance license types.

Continuing education (CE) due dates also will change. Currently, the Bureau uses a static date for resident insurance agents licensed in Virginia to complete CE requirements. As of January 1, CE due dates will align with each resident agent's individual license renewal date. The number of hours required for CE has not changed but the \$22 continuance fee has been eliminated effective January 1, 2021.

In addition, new Virginia licensees who live in the Commonwealth will be fingerprinted for state and federal background checks. This requirement does not pertain to license renewal applications.

These changes, as provided by Virginia law, have been in the works for more than two years and are among the biggest changes impacting Virginia insurance agent licensing in more than 30 years. These changes are intended to benefit both licensees as well as the Bureau's oversight of the licensing process. Among other things, the changes are designed to create greater efficiencies and transparency by ensuring that agent information is updated regularly and to coordinate an agent's license date with their CE due date. They are also designed to identify license applicants with criminal histories outside of Virginia.

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“One of the Bureau’s top priorities is making the insurance licensing process as uniform as possible with national regulatory standards,” said the Bureau’s Agent Licensing Manager Richard Tozer. “Implementing license renewal, aligning CE with the license renewal date, and fingerprinting will ensure we will meet that goal.”

“This has been an incredibly complex project and the Bureau truly appreciates the amount of input provided by industry stakeholders,” said Deputy Commissioner Mike Beavers of the Bureau’s Agent Regulation Division. “This project will increase the Bureau’s ability to communicate with agents through the collection of updated email and other contact information.”

Insurance agents will be able to complete the license renewal process online in conjunction with their CE requirements 90 days prior to their license expiration date. Going forward, if an agent fails to complete their license renewal and/or CE requirements by their license renewal date, they will have a 12-month period in which to seek reinstatement of their license rather than having to retake the license examination or be fingerprinted.

Under the new licensing process, the first agent renewals will be due beginning in February 2022, with the remaining agent license renewals taking place over the next 24 months. The Bureau anticipates an average of 14,000 license renewals each month.

Beginning in 2021, insurance agencies will renew their licenses by May 1 of each odd year.

The Bureau has worked closely with the Virginia Insurance Continuing Education Board to coordinate implementation of the new processes for CE requirements.

For questions, contact the Bureau of Insurance Agent Licensing Section at BOILicenseRenewal@scc.virginia.gov or call 804-371-9631 or visit its website at scc.virginia.gov/pages/2021-Agent-Licensing-Changes.

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Contact: Katha Treanor
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Date: December 18, 2020

For Immediate Release

Additional Health Insurance Coverage Options for Medicare-Eligible Virginians Under Age 65

RICHMOND – New insurance coverage options will soon be available to Medicare-eligible Virginians under the age of 65.

Effective January 1, 2021, individuals will be able to enroll in Medicare Supplement (also known as Medigap) plans if they are:

- Under age 65 and live in Virginia
- Eligible for Medicare by reason of disability, and
- Either enrolled in or will be enrolled in Medicare Parts A and B by the effective date of coverage.

Medigap is sold by private companies and helps fill coverage gaps in original Medicare. A Medigap policy can pay for copayments, coinsurance and deductibles for covered services. In some cases, it can also pay for services that original Medicare doesn't cover, such as medical care when traveling outside the U.S.

A new law passed by the 2020 Virginia General Assembly requires each insurer, health service plan and health maintenance organization that issues Medigap plans in Virginia to offer the option to buy at least one of its Medigap plans to individuals who meet the above criteria for eligibility.

The Medigap plans are guaranteed for eligible individuals. In other words, the insurer must issue and maintain coverage as long as premiums are paid on the policy or certificate. In addition, insurers cannot exclude benefits based on pre-existing conditions under certain circumstances.

Enrollment periods may vary depending on your circumstances and eligibility. To learn more, contact companies that sell Medigap policies in Virginia or visit the State Corporation Commission's (SCC) Bureau of Insurance (Bureau) website at [Virginia SCC - Tips, Guides & Publications](#) and select *Medicare Supplement*.

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In Virginia, individuals have a 30-day “free look” period for a Medigap policy that allows them to return the policy for a full premium refund within 30 days of purchase if not satisfied.

Upon turning 65, individuals who have purchased a Medigap policy under the pre-65 coverage option, will receive a new six-month open enrollment period and can purchase any of the standardized Medigap plans, which may offer a wider choice of plans and lower premiums.

For more information about Medigap plans, a list of insurance companies that sell Medigap policies to disabled Medicare-eligible individuals under age 65, and a list of premiums, visit the Bureau of Insurance website at [Virginia SCC - Tips, Guides & Publications](#) and select *Medicare Supplement*. For questions, contact the Bureau toll-free at 1-877-310-6560, in Richmond at 804-371-9691 or by email at BureauofInsurance@scc.virginia.gov.



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Date: December 21, 2020

For Immediate Release

New Law Takes Effect to Protect Virginians Against Surprise Medical Billing on January 1

Arbitrators Currently Sought to Mediate Payment Disputes under the New Law

RICHMOND – Many Virginians will soon be protected against surprise medical billing thanks to a new law that takes effect January 1, 2021. Surprise billing – or balance billing – occurs when patients enrolled in managed care health insurance plans receive bills for more than their plan’s cost-sharing amounts (such as deductibles, coinsurance and co-pays) directly from medical service providers who do not participate in the plan’s network of providers – often referred to as “out-of-network” providers. The new law protects individuals from balance billing for emergency services, as well as non-emergency laboratory and professional services including surgery, anesthesia, pathology, radiology and hospitalist services.

Starting January 1, individuals enrolled in either fully insured managed care health insurance plans issued in Virginia or the state employee health benefit plan cannot be balance billed successfully by an out-of-network provider for emergency services. Additionally, out-of-network providers cannot balance bill these individuals for certain non-emergency services during a scheduled procedure at an in-network hospital or other health care facility.

Although the new balance billing law does not apply to self-funded group health plans and certain other self-funded plans, those plans may opt in so that the law’s protections apply to their enrollees. These plans are known as elective group health plans. More than 200 elective group health plans have already opted in beginning January 1, 2021. A list of plans that have chosen to opt in is available on the State Corporation Commission’s (SCC) Bureau of Insurance (Bureau) website at [Search Elective Group Health Plans | Balance Billing \(virginia.gov\)](#).

Plans that wish to opt into the balance billing protections beginning at a later date can find the application on the Bureau’s website at [Virginia SCC - Balance Billing](#). To opt in, these groups or their third-party administrators must complete and submit an online application at least 30 days before either the beginning of their plan year or January 1 of any subsequent year.

The new law works, in part, by requiring insurers and providers to resolve balance billing disputes – rather than the provider simply sending the consumer a balance billing. When a consumer is treated by an out-of-network health care provider for services covered by the new law, the provider will

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submit the claim to the consumer's insurer or health plan. The insurer or health plan will pay the provider a "commercially reasonable amount" that is based on payments for the same or similar services in a similar geographic area, thereby eliminating any balance payment by the consumer to the provider for services rendered.

If they cannot agree on the amount due, the provider and the insurer or health plan may begin a claims resolution process. As part of that process, the insurer and out-of-network provider must first try to agree on a payment amount. If they cannot agree, one of the parties may request that an arbitrator determine the final payment amount and resolve disputes. Arbitrators must report their final decision to both arbitrating parties and to the Bureau using the Arbitrator Decision Reporting Form, which is available on the Bureau's website at [Virginia SCC - Balance Billing](#).

The Bureau is currently accepting applications for individuals interested in serving as arbitrators for balance billing disputes. Arbitrators should have training and experience in arbitration or dispute resolution and matters related to medical or health care services. For more information, including an application and a list of approved arbitrators, visit [Virginia SCC - Balance Billing](#).

Additionally, the new law requires health care facilities and medical providers to notify consumers about balance billing protection for out-of-network services. Among other things, these notifications must inform consumers how to determine if they are protected from surprise billing, when they can be balance billed, and what to do if they are billed too much. Providers must notify consumers (on their websites or otherwise) about which networks they participate in; refund to consumers any overpaid amounts within 30 business days; provide to consumers a notice of their rights under the balance billing law, and refrain from asking consumers to limit or give up their rights under the balance billing law.

Managed care health insurance plans regulated by the Bureau also must notify enrollees regarding if and when they are subject to balance billing, as well as notify enrollees of their rights under the new law. If an enrollee is subject to balance billing, the new law requires that their financial responsibility must be based on what they would pay an in-network provider or in-network facility in their area.

If health care providers have a pattern of violations under the new law without attempting corrective action, they are subject to fines or other measures by the Virginia Board of Medicine or the Virginia Commissioner of Health. Similarly, insurance companies that are found to engage in a pattern of violations of the new law are subject to fines or other sanctions by the SCC.

For more information, contact the Virginia Bureau of Insurance toll-free at 1-877-310-6560 or visit scc.virginia.gov. Questions related to the arbitrator application, requests to arbitrate, or questions regarding the self-funded opt-in process may be emailed to BBVA@scc.virginia.gov. Consumer questions and complaints about balance billing may be emailed to BureauofInsurance@scc.virginia.gov.

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Date: December 23, 2020

For Immediate Release

SCC Adopts Rules for Shared Community Solar Projects

RICHMOND – The State Corporation Commission (SCC) has adopted rules that will open more opportunities for the development of small solar projects in Virginia that produce electricity to a shared group of subscribers.

Community solar allows a developer of a small-scale solar project to subscribe eligible customers to purchase a share of the output of the solar facility. The customer, through net metering, gets a bill credit from their utility company for the energy being supplied by the shared solar program.

The introduction of shared solar programs results from legislation adopted during the 2020 session of the Virginia General Assembly. Homeowner's associations, residential subdivisions, apartment building complexes, office building complexes, and industrial parks may have an interest in being developers of small solar projects.

Initially, there is a program cap on the level of shared solar that is permitted. The program is limited to the service territory of Dominion Energy Virginia. Kentucky Utilities, doing business in Southwest Virginia as Old Dominion Power Company, is participating in a multi-family shared solar program.

The rules adopted by the Commission establish the procedures for becoming licensed as a subscriber organization (the owner of the solar project); registering with the utility company; and the standards the subscribing organization must follow when marketing and enrolling customers.

The rules were developed with the assistance of a stakeholder group of more than 60 participants. The group will continue to provide input to SCC staff as deployment of these programs unfold over the next few years. This will include recommendations for giving low-income customers the opportunity to participate and receive solar energy.

[Case number PUR-2020-000124](#) – multi-family shared solar program regulations
[Case number PUR-2020-000125](#) – shared solar program regulations

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