

Helping Ohioans with
Healthcare Benefit
Choices



Department
of Insurance

Month in Review

Mike DeWine, Governor | Jon Husted, Lt. Governor | Jillian Froment, Director

We Are in This Together Ohio

By Director Jillian Froment

What a historic time in our lives. Every Ohioan is working through challenges personally and professionally that we probably never thought would become the new normal. A new normal that we can't wait to end. With Governor Mike DeWine's leadership, the unwavering dedication of those on the front lines, and so many other hard-working and resilient people of our great state fighting COVID-19, we will get back to what we know. But we have adjustments to make and hurdles to clear first.

For consumers, insurance companies and other entities, and agents that the Ohio Department of Insurance serves, protects, and regulates, we are conducting business as usual, but working remotely. We've closed our building as part of the push to help flatten the COVID-19 curve. If you need to reach any of our business units please initiate that process [through these channels](#).

To help Ohioans work through this transition, we are working to provide flexibility in a number of areas. We have issued guidance to the industry requesting they:

- Ensure consumer accessibility to healthcare services to test and treat the virus ([2020-02](#));
- Provide health insurance coverage flexibility through employers for employees ([2020-03](#));

- Suspend audits so pharmacies can focus on providing medicine ([2020-04](#));
- Treat out-of-network costs the same as in-network for COVID-19 testing and treatment ([2020-05](#)),
- Not take insurance coverage action on a consumer unable to timely renew their driver license due to BMV closures ([2020-06](#)), and:
- Provide payment accommodations to insureds that are experiencing financial difficulties ([2020-07](#)).

You can sign up to receive our bulletins in [this section](#) of our website.

On the resources front we've created an [insurance and coronavirus toolkit](#) for consumers and the industry, and also encourage you to utilize the state of Ohio's [coronavirus.ohio.gov](#) website. The National Association of Insurance Commissioners also has a [coronavirus resource center](#). Finally, and as a reminder, the Governor is encouraging people with coronavirus questions that are medical in nature to call the state's call center at 1-833-4-ASK-ODH (1-833-427-5634).

At the Ohio Department of Insurance we're doing all we can to be part of the solution. We are here to answer any questions you may have concerning COVID-19 and insurance, and I urge you to reach out for our assistance whether you are an insurance consumer or an insurance professional. In the meantime, take good care of yourself and your loved ones. We are #InThisTogetherOhio.

OSHIIP Providing Medicare COVID-19 Information

The department's Ohio Senior Health Insurance Information Program (OSHIIP) is sharing Medicare information to beneficiaries as it relates to COVID-19. Ohioans are reminded that Medicare Part B (medical insurance) covers COVID-19 tests when ordered by a person's doctor or health care provider on or after February 4, 2020. In addition, Medicare covers all medically necessary hospitalizations, including extra days in the hospital for patients who had to stay longer under COVID-19 quarantine. And lastly, Medicare will cover a COVID-19 vaccine if one becomes available. If you have questions please [contact OSHIIP](#).

Ohio Agent and Agency License Expiration Date Extension

Insurance agent and agencies whose licenses expire during the COVID-19 state of emergency declared by Governor DeWine have been [granted a renewal extension](#). A license will remain valid and may be renewed until no later than 90 days after the state of emergency ends or December 1, 2020, whichever comes first.

Financially Protect Against Severe Spring Weather

Severe rain and flooding has already hit parts of our state this spring causing damage. Ohioans are reminded to [review their insurance](#) with an agent to ensure they are financially protected against the different types of destruction spring weather can inflict. Be sure to discuss flood insurance with an agent. This coverage is not commonly included in standard property insurance coverage and has to be purchased separately.

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