



OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER

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DIRECTIVE 20-EX-4

TO: ALL LICENSED INSURANCE COMPANIES IN THE STATE OF GEORGIA

FROM: JOHN F. KING
INSURANCE AND SAFETY FIRE COMMISSIONER

DATE: MARCH 16, 2020

RE: ADDITIONAL ACTION TO ASSIST INDIVIDUALS IMPACTED BY
CORONA VIRUS (COVID-19)

As additional cases of Coronavirus disease 2019 (COVID-19) continue to be reported across Georgia, the Department is taking additional steps to assist individuals and entities impacted by this urgent public health challenge by issuing the following Directive:

1. Last week, Insurance Commissioner John F. King requested that all health plans waive copays and deductibles for testing for the coronavirus, COVID-19. Now, as testing capacity expands and the federal government approves commercial labs to test for the illness, he is asking those labs to be mindful of what they charge and asking insurers to reimburse those labs at an in-network rate.

Commissioner King is making this request out of a concern that by waiving copays and deductibles, insurers could see excessive charges from the commercial labs doing the testing. Moreover, as many commercial labs are not in-network with health plans in Georgia, the labs could have a difficult time being reimbursed by insurers.

Accordingly, Commissioner King is requesting that all Georgia health plans reimburse labs who are testing for COVID-19 at an in-network rate. Commissioner King also asks that all labs involved in testing for COVID-19 accept reimbursement at an in-network rate and refrain from increasing their charges. While Commissioner King acknowledges, he has no direct authority over commercial labs, and it is his sincere hope that both parties can agree to this accommodation to remove any barriers to testing during this public health emergency.

2. Insurance Services Office, Inc. (ISO) has uploaded two forms with respect to Business Interruption Coverage that relates to the current coronavirus situation. The Department is

willing to expedite the review process for these coverages, to enable brokers and carriers to offer this coverage to Georgia businesses immediately. Carriers or brokers interested in writing this type of coverage should contact the Office of Insurance and Safety Fire Commissioner immediately.

3. All licensed agents are advised that in-person Continuing Education requirements are hereby waived through April 30, 2020. Agents seeking license renewal should apply for renewal, even if their CE requirements are not yet met. CE requirements may be waived past April 30, depending on the length and severity of the coronavirus outbreak.



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STATE OF GEORGIA