

DEPARTMENT OF REGULATORY AGENCIES

Division of Insurance

3 CCR 702-4

LIFE, ACCIDENT AND HEALTH

Emergency Regulation 20-E-12

CONCERNING COVERAGE AND REIMBURSEMENT FOR COVID-19 TREATMENT DURING THE COVID-19 DISASTER EMERGENCY

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Section 1 Authority

This emergency regulation is promulgated and adopted by the Commissioner of Insurance under the authority of §§ 10-1-108(7), 10-1-109, 10-16-109, 10-16-708, C.R.S., and the Governor's Executive Order D 2020-003 declaring the presence of COVID-19 in Colorado a disaster emergency and extensions of that declaration, most recently with Executive Order D 2020-152.

Section 2 Scope and Purpose

In light of the COVID-19 public health emergency crisis, the purpose of this emergency regulation is to require carriers to provide covered persons with treatment related to COVID-19. This emergency regulation also ensures that out-of-network providers rendering emergency services for emergency medical conditions, including but not limited to COVID-19, are appropriately compensated pursuant to § 10-16-704(5.5), C.R.S., without delay. This regulation shall remain in effect for 120 days or during any period in which a disaster declaration is in effect in the state of Colorado due to the presence of COVID-19, whichever is shorter.

The Division of Insurance finds, pursuant to § 24-4-103(6)(a), C.R.S., that immediate adoption of this regulation is imperatively necessary for the preservation of public health, safety, or welfare as allowing individuals safe access to healthcare services and ensuring facilities have adequate resources and availability to treat COVID-19 patients is imperative to preserve the health of the citizens of Colorado. Therefore, compliance with the requirements of § 24-4-103, C.R.S., would be contrary to the public interest.

Section 3 Applicability

This regulation shall apply to all carriers offering individual, small group, large group plans, student health plans, and managed care plans subject to the insurance laws of Colorado. Carriers who are third-party

administrators for self-funded plans are strongly encouraged to follow the requirements of this regulation in order to create uniform billing structures during the duration of the COVID-19 emergency.

Section 4 Definitions

- A. “Carrier” shall have the same meaning as found at § 10-16-102(8), C.R.S.
- B. “Covered person” shall have the same meaning as found at § 10-16-102(15), C.R.S.
- C. “Out-of-network provider” shall mean a provider, as defined at § 10-16-102(56), C.R.S., that is not a participating provider, as defined at § 10-16-102(46), C.R.S., in a covered person’s network.

Section 5 Coverage and Reimbursement for COVID-19 Treatment during the COVID-19 Disaster Emergency

- A. Coverage for the Treatment of COVID-19
 - 1. COVID-19 shall be considered an emergency medical condition during the pendency of the emergency as declared by the Governor in Executive Order D 2020 003 and extended in Executive Order D 2020 152 if any of the following three things occur:
 - a. A provider documents the patient as having COVID-19;
 - b. Documentation of a COVID-19 positive test; or
 - c. Presumptive positive COVID-19 test result.
 - 2. For the purposes of treating the COVID-19 virus during the emergency declared by the Governor, all treatment provided at an out-of-network facility for COVID-19 shall be considered:
 - a. Emergency services that are ancillary to the emergency department of a hospital; and
 - b. Necessary to treat the COVID-19 emergency medical condition in order to stabilize the patient and to assure, within reasonable medical probability, that no material deterioration of the condition is likely to result from or occur during the transfer of the individual from a facility, or if necessitated by circumstances, in accordance with waivers or flexibilities issued by the federal government.
 - 3. Treatment of COVID-19 is subject to the provider reimbursement requirements, in-network benefits, direct payment rules and consumer protections against balance billing contained in §10-16-704(5.5), C.R.S., and related Colorado Insurance regulations.
 - 4. Carriers shall reimburse out-of-network providers for emergency services rendered to covered persons for treatment of COVID-19 pursuant to § 10-16-704(5.5), C.R.S., but such covered persons shall only be responsible for cost-sharing for emergency services rendered during the COVID-19 emergency pursuant to § 10-16-704(5.5)(a)(V), C.R.S.
 - 5. Carriers shall suspend prior authorization requirements as set forth in § 10-16-704(5.5)(a)(I), C.R.S., for emergency services rendered to covered persons with emergency medical conditions during the COVID-19 disaster emergency.
- B. If a covered person is determined to not have COVID-19:

1. Emergency medical conditions shall continue to be covered to the extent required by § 10-16-704(5.5), C.R.S.; and
 2. If there is no participating provider available that can accept the covered person for on-going, medically necessary treatment, the requirements of § 10-16-704(2), C.R.S., shall apply.
- C. The requirements of Section 5 apply to all COVID-19 services occurring during the course of a disaster emergency, including claims submitted after the end of the disaster emergency for services that occurred during an emergency.

Section 6 Out-of-network Provider Arbitration for COVID-19 Treatment During the COVID-19 Disaster Emergency

For the duration of the COVID-19 disaster emergency and the run-out of COVID-19-related claims, out-of-network providers are allowed to bundle COVID-19-related claims for the purposes of the arbitration program found at § 10-16-704(15), C.R.S.

Section 7 Severability

If any provision of this regulation or the application of it to any person or circumstances is for any reason held to be invalid, the remainder of this regulation shall not be affected.

Section 8 Enforcement

Noncompliance with this regulation may result in the imposition of any of the sanctions made available in the Colorado statutes pertaining to the business of insurance, or other laws, which include the imposition of civil penalties, issuance of cease and desist orders, and/or suspensions or revocation of license, subject to the requirements of due process.

Section 9 Effective Date

This emergency regulation shall be effective August 17, 2020.

Section 10 History

Replaces emergency regulation 20-E-07, which became effective April 18, 2020.