

[PRESS RELEASE](#)

VERMONT DEPARTMENT OF FINANCIAL REGULATION REQUIRES INSURERS TO COVER COVID-19 DIAGNOSIS AND TREATMENT WITH NO COST SHARING

15 APRIL 2020

Montpelier, VT – Governor Phil Scott and the Department of Financial Regulation (DFR) today announced an [emergency regulation](#) requiring commercial insurers to waive cost-sharing requirements, such as co-payments, coinsurance or deductible requirements, for the diagnosis and treatment of COVID-19. The emergency regulation is retroactive to March 13, 2020, the date that Governor Scott declared a State of Emergency.

"During this unprecedented emergency, Vermonters deserve access to the care they need to stay safe and healthy," said Governor Scott. "As we work to expand testing to more Vermonters with symptoms of COVID-19, it is critical that our efforts to help control the spread of the virus are not affected by insurance costs."

The emergency regulation applies to fully funded health insurance plans such as plans sold on the exchange or to large group employers. Consistent with existing DFR rules, insurers will be required to cover out-of-network services for members if in-network providers are unavailable.

"The COVID-19 pandemic has evolved quickly and is impacting the economic lives of so many Vermonters," said DFR Commissioner Michael Pieciak "Accordingly, we have been working closely with our health insurers to eliminate financial barriers to testing and treatment of the disease."

The emergency regulation follows a series of steps taken by DFR to ensure Vermonters can receive the care they need during the COVID-19 outbreak:

- March 6, 2020: DFR issued an emergency bulletin requiring insurers to [cover the cost of COVID-19 testing](#).
- March 20, 2020: DFR issued guidance to insurers to provide [additional grace periods to Vermonters](#) who are struggling to pay their health insurance premiums.
- March 30, 2020: DFR issued an emergency regulation to [expand the coverage of telehealth and audio-only medical visits](#).

If you have questions about or problems with your health insurer, please contact DFR Consumer Services at 800-964-1784 or dfr.insuranceinfo@vermont.gov.