

[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.

[PRESS RELEASE](#)

BUSINESSES PARTNERING WITH THE STATE OF VERMONT TO ADDRESS RURAL BROADBAND GAP

16 APRIL 2020

Montpelier, Vt. - Governor Phil Scott and the Department of Public Service today announced an innovative collaboration with several partners that will increase internet access by means of public Wi-Fi hotspots for dozens of rural towns in Vermont. Deployment is already underway with installation of devices which begun Saturday, April 11, starting at the Wheelock Town Offices (see full list of locations below).

“Broadband remains a critical resource for Vermonters in rural areas to stay connected and work and learn remotely during our Stay Home, Stay Safe period,” said Governor Scott. “We are grateful to our partners at Microsoft, RTO Wireless and Up And Running I.T. for their assistance in providing this important service.”

“Microsoft approached RTO Wireless about teaming up on deploying free public Wi-Fi at venues located in rural communities that lack sufficient broadband coverage,” said RTO’s CEO Steve Hubbard. “Microsoft offered to fund the purchase and installation of the hotspot devices.”

RTO said their first call was to the team at the Department of Public Service. Justin McCoart’s Bethel- based company, Up And Running I.T., will assist with the local installations. Public host institutions need to have existing broadband service and agree to host the equipment. RTO Wireless, on behalf of Microsoft, contracted with Up And Running I.T. to procure and install the Cisco Meraki equipment.

“Government and business are trying to help, working together, to build in high traffic and in rural areas,” said McCoart. He further stressed how committed the tech sector is to helping keep people

connected, adding: "Everyone is working 12 to 16 hours a day to keep everyone connected to each other. None of this would have been possible 12 years ago. The Cisco Meraki equipment is a Cloud Managed Wireless Solution which is managed through an online dashboard and this is the tool that makes all of this possible."

"The broadband gap already disproportionately impacts Americans who reside in rural areas. COVID-19 has only exacerbated this problem, preventing many people in rural communities from accessing online learning, telework, telemedicine and other necessary parts of life during this crisis," said Shelley McKinley, Microsoft vice president general manager of technology and corporate responsibility. "Microsoft Airband is working with companies and governments like those in Vermont to bridge the broadband gap amid the crisis and help ensure that rural communities aren't left behind."

Launched in 2017, the Microsoft Airband Initiative is partnering with internet service providers and others to extend broadband access to three million people who reside in unserved rural areas.

At the outset of the COVID-19 emergency, the Department published a [public Wi-Fi hotspot map](#) on its [website](#) to assist Vermonters with internet access for information, remote work and learning. The map identifies places where people can access free public Wi-Fi options from a car to maintain appropriate social distancing. A review of that data found that 38 small towns and gores across the state had no identified suitably socially distant and publicly available Wi-Fi. The Department reached out to public schools, libraries and town halls about partnering to have public Wi-Fi installed for their communities. Over 50 communities have reached out to the Department thus far.

Public Wi-Fi spots available through this initiative are being offered at:

- Town of Wheelock
- Isle La Motte Elementary
- Ferrisburgh Central School
- Folsom Ed and Community Center
- Concord School
- Lyndon Town School
- Danby Town Offices
- Belvidere Central School
- Morgan Country Store (town clerk, post office etc.)
- Charleston Elementary School
- Coventry Elementary School
- Jay Westfield Joint Elementary School
- Waltham Town Offices
- Walden School
- Waterford School
- Barre City - City Hall/Merchants Way Extension
- Office of Unified Towns and Gore
- Norton Town Office
- Ira Town Offices
- East Haven Community Building
- North Hero Town Office and School
- Craftsbury Common

- Highgate Town Office Complex
- Wardsboro Town Hall & Library
- Readsboro Town Office and School
- Sandgate Town Hall
- Greensboro Offices
- Sunderland Town Office Building
- Train Station Depot, North Bennington
- Athens Town Office
- Albany Methodist Church

[PRESS RELEASE](#)

GOVERNOR PHIL SCOTT OUTLINES PRINCIPLES AND SAFETY PRECAUTIONS FOR A PHASED RESTART OF VERMONT ECONOMY

17 APRIL 2020

Montpelier, Vt. – Governor Phil Scott today outlined an approach for the phased restart of Vermont’s economy, emphasizing the state’s modeling indicates initial steps can be taken while the [Stay Home, Stay Safe](#) order remains in effect.

To begin to execute this strategy, Governor Scott today signed an [addendum](#) to [Executive Order 01-20](#), which – in order to start getting more Vermonters back to work – institutes new health and safety requirements and encourages the public to wear cloth face coverings.

It also directs the [Agency of Commerce and Community Development](#) (ACCD) to [issue guidance](#) authorizing outdoor businesses and construction operations with crews of two or less and some single-person low contact professional services, such as appraisers, attorneys, realtors and others, to operate if specified safety requirements can be met. These openings are effective April 20.

The state’s latest modeling, presented today, shows the growth rate in new COVID-19 cases has averaged below 4% for the last 12 days, the rate at which cases double has slowed dramatically, and the number of people requiring hospitalizations remains stable.

“We’re seeing some promising results and continue to trend below even the best-case scenarios predicted in recent forecasting,” said Governor Scott. “This is all a result of the hard work and sacrifice of Vermonters across the state, and I can’t thank you enough.”

“These forecasts show we can continue to slow the number of new COVID-19 cases if we continue to stay vigilant, meaning staying home, avoiding large gatherings, staying six feet away from others, using a cloth face covering when in public and washing our hands,” added the Governor. “But what these trends also show is that with the right precautions, we can take small steps to get more Vermonters back to work and avoid a spike in cases that would put lives at risk.”

Governor Scott outlined a measured, phased approach to reopen the economy - balancing the need to improve overall social and economic wellbeing with the need to prevent a resurgence of COVID-19 outbreaks.

The order, and a corresponding [guidance memo from ACCD](#), detail specific measures for those businesses authorized to reopen to ensure continued social distancing. Applying these measures, it also clarifies guidance to allow more retail operations to operate through phone-in or online ordering, and curbside pickup or delivery.

The Governor also outlined five principles, developed in collaboration with the Vermont Department of Health, the State Emergency Operations Center (SEOC), ACCD and others, which will guide the state’s Restart Vermont planning and decision-making process. They are:

- Keep our eyes on the data: The administration will continue to be guided by data and modeling, and track any changes to case trends, infection and death rates.
- Maintain health care readiness: The administration will continue monitoring and maintaining the state stockpile and distribution of personal protective equipment (PPE) and testing materials to ensure it continues meeting the needs of the healthcare system and workers. Additionally, the state will continue to monitor available beds and ventilators, and make purchases as necessary, to ensure capacity to treat COVID-19 patients.

- Increase testing and tracing: The state currently has a robust testing approach but will continue to work to make testing more widely available and strengthen the epidemiology and contact tracing rapid response teams.
- Work Smarter & Work Safer: ACCD's RestartVT Team will work with the Health Department and the SEOC to help businesses develop "COVID-19 Operations Plans," which will include sector strategies for phased opening, including worker and customer protections, and training and monitoring procedures.
- Play Smarter, Play Safer: The RestartVT Team will also evaluate how to reopen outdoor recreation, retail, restaurants and bars, travel and other activities, focusing on the conditions needed to prevent COVID-19 outbreaks.

"Preventing outbreaks and limiting the spread of COVID-19 is the only way to avoid future business and social disruption," said Commerce Secretary Lindsay Kurrle in her memo to Vermont businesses. "The success of this phased restart will depend in large part on the ability of employers and employees to adhere to the public health, safety and social distancing measures essential to limiting the spread of illness."

The administration will continue to update the public on the RestartVT planning process as details and next steps are determined.

[Click here to view Addendum 10.](#)

To view ACCD's memo to business for specific safety guidelines and protocols for Phase 1 business openings, as well as additional resources, visit accd.vermont.gov.

For more information on the Governor's actions, visit governor.vermont.gov/covid19response. For the latest information and guidance relating to COVID-19, visit www.healthvermont.gov/covid19.

[PRESS RELEASE](#)

STUDENT LOAN RELIEF SECURED FOR BORROWERS NOT COVERED BY FEDERAL CARES ACT

21 APRIL 2020

Montpelier, Vt. – Governor Phil Scott and Department of Financial Regulation (DFR) Commissioner Michael Pieciak today announced a multi-state initiative to secure student loan relief options for thousands of Vermonters with privately held student loans. The relief, confirmed with several of the most significant national private student loan servicers, will expand on the protections already provided by the Vermont Student Assistance Corporation (VSAC) and provided to federal student loan borrowers under the Coronavirus Aid, Relief, and Economic Security (CARES) Act.

“The COVID-19 pandemic has touched the lives of every single Vermonter, and for so many, it is significantly impacting their ability to make ends meet,” said Governor Scott. “Vermonters with student loans through VSAC already had the benefit of this financial flexibility, but with this initiative, we can expand these relief options to more Vermonters. I want to thank the Department of Financial Regulation, VSAC and all who have stepped up to help provide relief for Vermont families.”

Borrowers in need of assistance, including VSAC borrowers, must immediately contact their student loan servicer or lender to identify the options appropriate to their circumstances. Relief options include:

- Providing forbearance of payments for a minimum of 90 days;
- Waiving any applicable late payment fees;
- Protections from negative credit reporting;
- Ceasing debt-collection lawsuits for 90 days; and

- Working with borrowers to enroll them in appropriate assistance programs, such as income-based repayment.

If student loan servicers are limited in their ability to take these actions due to investor restrictions or contractual obligations, the servicers will proactively work with loan holders to relax those restrictions or obligations whenever possible. DFR examiners will favorably consider prudent and reasonable actions taken to support relief for borrowers during the pandemic.

“This is an important step forward for Vermonters and we thank the Governor for taking the lead on this initiative,” said Scott Giles, president and CEO of VSAC. “We are all travelling uncharted waters together and COVID-19 has impacted thousands of Vermont borrowers. If a Vermonter is struggling to make payments, or unsure of what options are available, VSAC counselors stand ready to help guide them whether they are customers of ours or not.”

Students with federal loans were provided relief under the CARES Act, however, the CARES Act provided no relief for federal loans not owned by the federal government or for loans made by private lenders. Under this initiative, many Vermonters with commercially owned Federal Family Education Loan Program loans or privately held student loans who are struggling to make their payments due to the COVID-19 pandemic will be eligible for expanded relief.

“During these challenging times it is important for financial companies to provide relief to their consumers who are struggling to pay their student loans or other bills,” said Commissioner Pieciak. “I want to thank VSAC for helping lead the way among the student loan industry and also thank our team at DFR for their work putting this initiative together – both will have a great benefit for many Vermonters.”

To determine the types of federal loans they have and who their servicers are, borrowers can visit the Department of Education’s National Student Loan Data System (NSLDS) at nslds.ed.gov or call

the Department of Education's Federal Student Aid Information Center at 1-800-433-3243 or 1-800-730-8913 (TDD). Borrowers with private student loans can check the contact information on their monthly billing statements. VSAC borrowers may call 1-833-802-8722 for assistance.

If a borrower is experiencing trouble with their student loan servicer, they are encouraged to contact the following and file a complaint:

- DFR Banking Division: call (888) 568-4547 or email dfr.bnkconsumer@vermont.gov.
- Attorney General's Consumer Assistance Program: call (800) 649-2424 or email AGO.CAP@vermont.gov.
- The Consumer Financial Protection Bureau: www.consumerfinance.gov/complaint/.

Other states joining this initiative include California, Colorado, Connecticut, Illinois, Massachusetts, New Jersey, Virginia and Washington.

In addition to VSAC, which already provides these relief options, the other private student loan servicers providing relief includes: Aspire Resources, Inc., College Ave Student Loan Servicing, LLC, Earnest Operations, Edfinancial, Kentucky Higher Education Student Loan Corporation, Lendkey Technologies, Inc., Missouri Higher Education Loan Authority (MOHELA), Navient, Nelnet, SoFi Lending Corp., Tuition Options United Guaranty Services, Inc., Upstart Network, Inc. and the Utah Higher Education Assistance Authority.

[PRESS RELEASE](#)

NEW ORDER FROM GOVERNOR PHIL SCOTT CONTINUES PHASED RE-OPENING; EXPANDS HEALTH & SAFETY MEASURES, INCLUDING MANDATORY TRAINING

24 APRIL 2020

Montpelier, Vt. – Governor Phil Scott today outlined some additional openings as part of the phased restart of Vermont’s economy, [introduced last week](#).

The Governor’s [Stay Home, Stay Safe](#) order remains in effect, but with [modeling](#) continuing to indicate Vermonters are significantly slowing the spread of the virus, the Administration is taking a cautious, incremental and evidence-based approach to putting Vermonters back to work.

Governor Scott has emphasized the need for continued – and even expanded – vigilance as the state implements its restart strategy, saying: “Restarting the economy requires each of us to take a lot of personal responsibility. Each and every one of us has to do our part to help prevent the spread and protect the vulnerable by adhering to all of the social distancing and public health guidance.”

[The Governor’s most recent order](#), signed Friday, directs any entity currently operating, or soon to be opened, to implement specified physical distancing, health, and sanitation measures, including requiring employees to wear face coverings for nose and mouth. It also requires all employers to provide – and all employees to complete - training on these health and safety requirements by May 4. VOSHA training is under development and will be released Monday, April 27.

If able to comply with the outlined safety measures, the Governor’s order allows the following operations to reopen:

- Expanding on [Addendum 10](#), outdoor businesses, construction operations and recreation maintenance work may operate with a maximum of five total workers per location. (Effective April 27).
- Manufacturing and distribution operations, and interior construction of uninhabited structures, may resume operations with a maximum of five employees in one location, if they are low-density and ensure employees are always six feet apart. (Effective April 27). [Corresponding guidance from the Agency of Commerce and Community Development](#) makes clear that, consistent with [Addendum 7](#), workers from out of state must quarantine for 14 days upon arrival; lodging properties remain closed to guests, including to non-essential out-of-state workers, except those previously exempted such as essential workers.
- Outdoor retail space, previously restricted to curbside or delivery service, can allow in-person shopping with a maximum of 10 total people. (Effective April 27).
- Farmers Markets may open May 1 with strict alterations that focus on food distribution and prevent congregating. They must meet the same health and safety requirements of all other operations and are directed to use a pre-order/pick-up model whenever possible. Local municipalities must approve reopening. Additional guidance will be provided by the Agency of Agriculture.

For a full list of health and safety requirements for all businesses and specifications for each newly opened operation, [click here to view Addendum 11](#).

To view ACCD's memo to business for specific safety guidelines and protocols, as well as additional resources, visit accd.vermont.gov.

For more information on:

- COVID-19 health information, guidance and case data, visit www.healthvermont.gov/covid19.

- The Governor's actions, visit governor.vermont.gov/covid19response.
- The state's modeling, visit <https://dfr.vermont.gov/about-us/covid-19/modeling>.