




North Dakota Insurance Department

Jon Godfread, Commissioner

BULLETIN 2020-8

TO: All Insurers, Producers, Adjustors, and Other Persons Licensed and Authorized to Transact the Business of Insurance within the State of North Dakota
FROM: Jon Godfread, Commissioner 
DATE: March 30th, 2020
SUBJECT: Assistance for Consumers, Claimants and Covered Persons Impacted by COVID-19

In response to the Executive Order 2020-03 issued by Governor Doug Burgum declaring a state of emergency in North Dakota in response to the public health crisis resulting from COVID-19 (coronavirus) and the issuance of Executive Order 2020-06, that ordered the temporary closure of several North Dakota Businesses, the North Dakota Insurance Department issues this Bulletin to urge all North Dakota insurers, producers, adjustors, and other persons licensed and authorized to transact the business of insurance within the state of North Dakota to provide flexibility and possible relief from certain insurance requirements to those North Dakota consumers and businesses that have been impacted by the COVID-19 pandemic.

The relief may include, but is not limited to, the following:

- Extension of premium payment deadlines;
- Extension of existing premium grace periods;
 - These include extensions of grace periods and binder payments in accordance with guidance issued by CMS on March 24, 2020 in relation to qualified health plans (QHPs) and stand-alone dental plans (SADPs)
- Additional time before non-renewals or cancellations become effective;
- Extension of proof of loss deadlines;
- Waivers of limitations relating to the use of out-of-network providers;
- Relaxing time limitations to allow for early prescription renewals;
- Relaxing prescription drug formulary limitations to ensure access to prescription drugs resulting from any potential drug shortages or access issues;
- Waiver of fees, penalties, or other charges relating to an insured's temporary inability to submit premium payments or otherwise respond as a result of this public health crisis.
- Allowing employers to remove or reduce current probationary periods for new employees, thereby allowing employees access to health insurance sooner;
- Development of payment plan options for consumers and businesses who are facing financial hardship;

Any relief offered to consumers who are facing a financial hardship due to COVID-19, as described in this Bulletin, will not be considered unfairly discriminatory or a rebate if the relief is focused on providing additional consumer protections and is reasonably applied to all insureds, claimants, or covered persons that are similarly impacted by this public health crisis.

Questions may be directed to insurance@nd.gov, as applicable.