Indiana Department of Insurance
November 23, 2020
Bulletin 255

WAIVER OF CLINICAL INFORMATION REQUIREMENTS FOR PRIOR AUTHORIZATION DURING THE COVID-19 PUBLIC HEALTH EMERGENCY

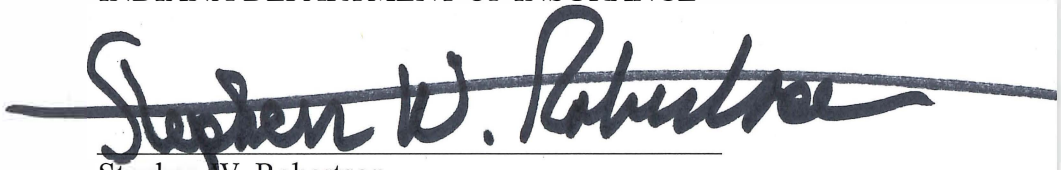
This bulletin is directed to all insurers issuing accident and sickness insurance policies, as defined at IC § 27-8-5-1 and all health maintenance organizations ("HMOs"), as defined at IC § 27-13-1-19 (collectively, "insurers"). Due to the declaration of a public health emergency throughout the State of Indiana as a result of the Coronavirus Disease 2019 ("COVID-19"), the Indiana Department of Insurance ("IDOI") issues this bulletin to address certain prior authorization requirements in response to the impact of COVID-19 on hospital capacity. Insurers issuing major medical plans in compliance with the Affordable Care Act ("ACA") and short-term, limited-duration plans in the individual and group markets are subject to this bulletin. Additionally, this bulletin is applicable to insurers subject to the Families First Coronavirus Response Act ("FFCRA") and Coronavirus Aid, Relief, and Economic Security Act ("CARES Act").

Due to a rise in COVID-19 cases, increased demands are straining hospital systems throughout the state. To increase the number of hospitals beds and staff available to combat the COVID-19 public health emergency, the IDOI strongly encourages insurers to waive the clinical information requirements for prior authorizations. Insurance companies may require a prior authorization form to be submitted but should waive the clinical information requirements for the prior authorization for a period of fourteen (14) days. After such period of time has expired, insurers may require the provider or facility to submit clinical information for subsequent prior authorizations.

The IDOI will revisit this necessity of this bulletin on a continuous basis. Information regarding the daily statewide cases of COVID-19 may be found at https://www.coronavirus.in.gov/index.htm.

Questions regarding this Bulletin should be directed to Heather Alford at halford@idoi.in.gov.

INDIANA DEPARTMENT OF INSURANCE



Stephen W. Robertson,
Insurance Commissioner