TDI encourages proactive planning for COVID-19

To the health insurers and health maintenance organizations of Texas:

The Texas Department of Insurance (TDI) encourages health insurers and health maintenance organizations to be proactive in planning for coronavirus COVID-19. While there are no community spread cases of COVID-19 in Texas to date, this is a developing public health issue that warrants taking appropriate precautionary steps now.

Review claims handling and utilization review procedures

Closely monitor guidance from the Centers for Disease Control and Prevention (CDC) and the Texas Department of State Health Services. Adjust your policies and procedures as needed to ensure consistency with their guidance. For example:

- Make sure denials based on a failure to meet the prudent layperson standard for emergency care take into account COVID-19 and flu-like symptoms.
- Ensure consistency with CDC guidelines that require four negative tests before discontinuing transmission-based precautions for a patient hospitalized with COVID-19.

Increase member communications as needed

Topics to consider include when to seek medical care and the availability of options such as telemedicine and nurse lines that can provide quick access to care and limit exposure to new infections in waiting rooms.

Review and update contingency plans

Make sure your contingency and preparedness plans are up to date in case you need to add resources to answer calls, staff nurse lines or member chat services, or provide similar customer assistance.

To monitor the latest information on COVID-19:

- Texas Department of State Health Services
- Centers for Disease Control and Prevention
For more information, contact: Commissioner@tdi.texas.gov

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