OFFICE OF THE LIEUTENANT GOVERNOR
DIVISION OF BANKING, INSURANCE AND FINANCIAL REGULATION

CORONAVIRUS INSURANCE COVERAGE QUESTIONNAIRE

Every life and health insurer licensed and authorized to conduct insurance business in the U.S. Virgin Islands, is hereby requested to submit to the Office of the Lieutenant Governor, Division of Banking, Insurance and Financial Regulation, a written response to each of the following questions no later than Friday, March 13, 2020. Thank you for your cooperation.

1. Does your insurance company currently offer health insurance that includes coverage for the Coronavirus (also known as “COVID-19”)? YES___ NO___

2. If coverage for the Coronavirus/COVID-19 is offered by your insurance company in the U.S. Virgin Islands, the Deductible, Co-pay and Co-insurance will vary depending upon the type of Plan. YES ___ NO__

3. If coverage for the Coronavirus/COVID-19 is offered by your insurance company in the U.S. Virgin Islands, what are the conditions for the coverage offered?

4. Does your insurance company’s coverage for the Coronavirus/COVID-19 include payment of costs for related tests? YES ___ NO__. If YES, does your coverage pay the total cost for the Coronavirus/COVID-19 test? YES ___ NO___

5. Does your insurance company’s coverage for the Coronavirus/COVID-19 include payment of healthcare costs while a policyholder is quarantined? YES ___ NO___

6. Given that the Coronavirus/COVID-19 has impacted (and continues to impact) numerous jurisdictions worldwide, and has the possibility of affecting consumers in all 50 states and U.S. territories, does your insurance company have a plan to educate potential policyholders on the Coronavirus/COVID-19? YES ___ NO___

7. Please submit to the Division of Banking, Insurance and Financial Regulation, a copy of your Company’s Coronavirus/COVID-19 public education materials, if any.

8. Please describe your insurance company’s claim settlement process for the Coronavirus/COVID-19.