



STATE OF WEST VIRGINIA  
*Offices of the Insurance Commissioner*

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**James A. Dodrill**  
Insurance Commissioner

**WEST VIRGINIA INSURANCE BULLETIN**

**No. 20 – 05**

*Insurance Bulletins are issued when the Commissioner renders formal opinions, guidance or expectations on matters or issues, explains how new statutes or rules will be implemented or applied, or advises of interpretation or application of existing statutes or rules.*

**To: All Insurers Writing Health Insurance or Health Benefit Plan Coverage in West Virginia, Insurance Trade Associations, Insurance producers and Other Interested Persons**

**From: James A. Dodrill, Insurance Commissioner**

**Re: Coronavirus (COVID-19) – Drug Prescriptions**

**Date: March 13, 2020**

The federal Centers for Disease Control and Prevention (CDC) and American Red Cross have general guidance for disaster preparedness that households should maintain at least a 30-day supply of any prescription drugs used by household members. In the event that individuals are subject to quarantine at home for Coronavirus 2019 (COVID-19), they could be reliant on their existing supplies.

To the extent consistent with clinical guidelines, the Commissioner (WVOIC) requires applicable insurers to cover an additional one-time early refill of any necessary prescriptions to ensure individuals have access to their necessary medications should they need to limit close contact with others. For maintenance medications, insurers shall permit insureds to obtain a 90-day supply upon refill. Insurers shall not apply a different cost-sharing amount to an early filling/refilling of a prescription due to concerns about COVID-19.

Insurers shall also make formulary exceptions if the insured is suffering from a health condition that may seriously jeopardize the insured's health, life, or ability to regain maximum function or if the insured is undergoing a current course of treatment using a non-formulary prescription drug.

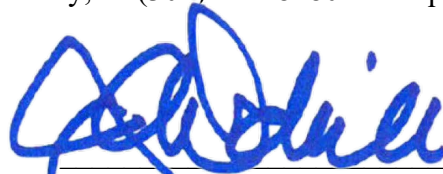
Further, insurers shall encourage, but not require, insureds to take advantage of mail-order prescription benefits, if available. Moreover, insureds should be able to access necessary prescriptions from a local retail pharmacy even if their prescription supply is normally provided by mail-order.

Finally, it is strongly suggested that insurers allow insureds the temporary use of out-of-network pharmacies at the in-network benefit level of coverage in the event a shortage of medications occurs at network pharmacies.



The WVOIC extends its sincere appreciation to health insurers working to address this public health challenge. Since the COVID-19 situation continues to evolve, health insurers should continually assess their readiness and be prepared to make any necessary adjustments.

Insurers may contact Ellen Potter, Director of Health Policy, at (304) 414-8480 with questions regarding this Bulletin.



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James A. Dodrill  
Insurance Commissioner