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### **BULLETIN 2021-02** **MISSISSIPPI INSURANCE DEPARTMENT**

### **GUIDANCE ADDRESSING COVID-19 (CORNAVIRUS) VACCINES**

**January 27, 2021**

#### **Purpose**

The Mississippi Insurance Department (MID) is issuing this bulletin in order to provide guidance to all insurance companies regarding the MID's expectations with respect to insurance companies' appropriate coverage of vaccines for COVID-19, a respiratory illness caused by a novel coronavirus.

COVID-19 vaccines are becoming available to be administered at hospitals, doctor offices, pharmacies, and through temporary vaccine clinics at "pop-up" locations or mass vaccination sites. This Bulletin is intended to remind insurance companies of the need to facilitate members' access to vaccines for COVID-19. Recognizing that members of the public may have a number of questions and will seek a variety of methods to obtain vaccines, the MID reminds all insurance companies that they are expected to ensure that members have health insurance coverage for vaccines, and that the cost of obtaining a COVID-19 vaccine shall not be a barrier for Mississippi residents.

#### **The Coronavirus Risk**

The public health and societal effects resulting from the spread of COVID-19 have dramatically impacted this State and this Nation. It is essential that government and business leaders take all appropriate steps to safeguard the well-being of Mississippi citizens. Health insurance coverage plays a critical role in the public's actual and perceived access to and affordability of health care services. The spread of COVID-19 poses unique risks to our insurance market. Therefore, the MID expects Mississippi health insurance companies to take all necessary steps to enable their covered members to obtain vaccines that will help fight the spread of this disease.

#### **Billing for Reimbursement for the Administration of Vaccines**

Specifically, in this Bulletin, the MID clarifies that it expects insurance companies to do the

following:

- Forego any cost-sharing (copayments, deductibles, or coinsurance) for vaccinations at providers' offices, urgent care centers, hospitals, pharmacies, or other locations allowed by Mississippi Department of Health ("MDH"), the Centers for Disease Control and Prevention ("CDC") requirements, including from out-of-network providers.
- Reimburse providers, whether in-network or out-of-network, for the cost of administering COVID-19 vaccines.
- In the event that a COVID-19 vaccine is administered in conjunction with a full office visit, emergency department visit, or other encounter not associated with COVID-19 testing, assessment or treatment, insurance companies are expected to reimburse providers for the vaccine separately if billed in that manner, even though vaccine administration may ordinarily be bundled within reimbursement for the full office visit.

Should you have any questions regarding this Bulletin, please contact Bob Williams, Director of the Life and Health Division, at (601) 359-9375, or at [Bob.Williams@mid.ms.gov](mailto:Bob.Williams@mid.ms.gov) .

Sincerely,



MIKE CHANEY  
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