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MISSISSIPPI INSURANCE DEPARTMENT BULLETIN 2023-3

NOTICE TO HEALTH INSURANCE COMPANIES REGARDING POLICYHOLDERS AFFECTED BY THE MARCH 24, 2023 SEVERE WEATHER

MARCH 29, 2023

On Friday, March 24, 2023, the state of Mississippi was impacted by severe weather, straight-line winds, and tornadoes, sadly resulting in the loss of life and property. The counties of Sharkey, Humphreys, Carroll and Monroe received major damage. Governor Tate Reeves issued a State of Emergency Proclamation on March 25, 2023. A significant number of Mississippians have been and will continue to be affected by these storms.

As a result of the storm, many Mississippians have lost their homes and belongings, including necessary prescription medication. Some of these medications, such as insulin and blood pressure medications, are lifesaving medications that must be replaced immediately. The Commissioner of Insurance has become aware that there have been instances when the affected person has been unable to refill their medication as their health insurance carrier has denied the claim as the medication is not yet due to be refilled.

To assist these affected Mississippians, the Mississippi Insurance Department ("MID") is hereby directing all health insurance carriers in this state to work with their affected policyholders from the aforementioned counties to waive any timeframes regarding the refilling of necessary medications to ensure that these persons are able to replace their lost medication. Health insurance carriers should work with their affected policyholders and pharmacies to ensure that their policyholders' medications are replaced as quickly as possible.

The provisions of this Bulletin do not apply to Schedule II controlled substance medications as defined by the Federal Drug Enforcement Administration.

Issued this the 29th day of March, 2023.


MIKE CHANEY
COMMISSIONER OF INSURANCE

