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## MISSISSIPPI INSURANCE DEPARTMENT

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## BULLETIN 2020-13 MISSISSIPPI INSURANCE DEPARTMENT

## EXTENSION OF BULLETIN 2020-1 INSURANCE COVERAGE REGARDING THE USE OF TELEMEDICINE DURING THE COVID-19 CRISIS

**September 17, 2020** 

On March 14, 2020, Governor Tate Reeves declared a state of emergency to address the high risk for an outbreak of the novel coronavirus, identified as COVID-19, in this State. In an effort to encourage the use of telemedicine during this pandemic, the Mississippi State Board of Medical Licensure on March 15, 2020, issued a Proclamation to encourage all physicians to utilize telemedicine so as to avoid any unnecessary patient exposure to the coronavirus.

On March 16, 2020, the Mississippi Insurance Department ("MID") issued Bulletin 2020-1, "Insurance Coverage Regarding the Use of Telemedicine During the COVID-19 Crisis", directing insurers to adopt procedures that would encourage their policyholders to use telemedicine in an effort to reduce the virus' spread, and suspending certain limitations applicable to telemedicine services found in Miss. Code Ann. §83-9-351 (Supp. 2019). The directives provided in Bulletin 2020-1 were to be in effect through April 30, 2020, at which time the Commissioner stated he would reassess the situation. As a result of the ongoing situation, the Commissioner issued Bulletin 2020-9, and then later Bulletin 2020-10, which have extended the provisions contained in Bulletin 2020-1 through September 30, 2020.

The use of telemedicine has been an effective method of limiting citizens' exposure to the coronavirus, and has contributed to medical clinics and hospitals not being overwhelmed and having the resources necessary to treat coronavirus victims. As the Governor's Emergency Proclamation of March 14, 2020, remains in place and as the pandemic continues, it is the determination of the Commissioner that the continued use of telemedicine under the terms specified in Bulletin 2020-1 remains necessary. Therefore, the provisions contained in Bulletin 2020-1 shall be extended through December 31, 2020.

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 <a href="mailto:Bob.Williams@mid.ms.gov">Bob.Williams@mid.ms.gov</a>.

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