Memorandum

August 10, 2021

To: All entities offering Health Benefit Plans

RE: Best practices for COVID-19 vaccine services and coverage

Three safe and effective COVID-19 vaccines are currently approved by the U.S. Food and Drug Administration (FDA) under Emergency Use Authorizations. These vaccines are available to all individuals who are at least 12 years old and with no cost sharing to the individual, including a vaccine and its administration. While many of the financial barriers have been removed to eliminate any cost issues related to COVID-19 vaccination, some individuals still have concerns about receiving the COVID-19 vaccine. When asked about supportive measures that may encourage vaccination, Oregonians stated that more information and time to understand vaccine safety and efficacy could increase their likelihood of getting vaccinated. Polls show that personal health care providers are the most trusted source of information on the COVID-19 vaccine.

Insurers in Oregon have played an important role by supporting efforts to reduce transmission of COVID-19 and providing relief to consumers through entering into Oregon's telehealth agreement as well as complying with emergency orders to extend deadlines and provide grace periods to consumers. Implementation of these provisions provided consumers relief and reduced exposure to COVID-19. Continued efforts to help the delivery of education on the COVID-19 vaccines and reduce barriers that may be preventing consumers from obtaining the COVID-19 vaccine are some next steps towards improving vaccination rates in Oregon.

Oregon's entities providing health benefit plans are strongly encouraged to continue supporting COVID-19 vaccination efforts by:

¹ DFR Bulletin 2021-01, available at: https://dfr.oregon.gov/laws-rules/Documents/Bulletins/bulletin2021-01.pdf.

² Clark B. and Parker R. *Achieving COVID-19 Herd Immunity in Oregon: Progress & Challenges*. July 2021, available at: https://cpb-us-

e1.wpmucdn.com/blogs.uoregon.edu/dist/2/1652/files/2021/07/IPRE covid survey spring21.pdf.

³ KFF COVID-19 Vaccine Monitor: December 2020, available at https://www.kff.org/coronavirus-covid-19/report/kff-covid-19-vaccine-monitor-december-2020/.

⁴ DFR and OHA Telehealth Guidance, available at:

https://dfr.oregon.gov/insure/health/understand/Documents/DFR-OHA%20Telehealth%20Guidance.pdf and DCBS Emergency Order: Health Insurance, available at: https://dfr.oregon.gov/business/reg/Documents/20200505- Health-Ins-EO.pdf.

- 1. Providing coverage for vaccine counseling and education conducted by a health professional without cost sharing.
- 2. Distributing COVID-19 vaccine educational materials to enrollees and information on how to receive the vaccine for free.
- 3. Supporting access to vaccinations by providing language assistance services, information on transportation and mobility assistance, and other resources to remove barriers preventing an enrollee from getting vaccinated.
- 4. Working with the Division of Financial Regulation to timely address any issues that may prevent consumers from otherwise accessing or obtaining the COVID-19 vaccine.

These best practices will provide the support and information to help consumers understand, evaluate, and make informed decisions about the COVID-19 vaccine. The Department appreciates the previous work and collaboration that insurers have provided throughout the duration of the COVID-19 pandemic.

Questions about the memorandum should be directed to Tashia Sizemore, Life and Health Program Manager at tashia.sizemore@oregon.gov.

Sincerely,

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Insurance Commissioner and Director

Department of Consumer and Business Services