TDCI Offers Guidance to Companies and Tennesseans About Coronavirus
Commissioner Urges Removal of Barriers to Prevent Potential Spread of COVID-19

NASHVILLE – The Tennessee Department of Commerce and Insurance (TDCI) has issued guidance to Tennessee health carriers about coronavirus (“COVID-19”) in order to assist in combating this public health challenge.

“Governor Lee has made preparedness and a swift response to the potential spread of coronavirus top priorities,” said TDCI Commissioner Hodgen Mainda. “As part of our mission, we have requested Tennessee’s health carriers to assist in facilitating prevention measures – including covering the cost of coronavirus testing – in order for our state to successfully fight the spread of this disease. I sincerely appreciate Tennessee’s health carriers for working with us to help address this challenge.”

In addition to waiving the cost for coronavirus testing, the Department has also requested that health carriers provide timely, accurate information, respond to consumer inquiries quickly, utilize telehealth services where available, and not use preauthorization requirements as a reason for not providing testing and treatment.

Commissioner Mainda added, “Several insurance companies in Tennessee have already voluntarily adopted these policies, and we look forward to working with the remaining carriers in adopting this request.”

A full copy of the department’s coronavirus bulletin can be found here.

“While this guidance may come at a cost to carriers, the risk of doing nothing carries too high a cost to Tennesseans and the country,” said TDCI Assistant Commissioner Rachel Jade-Rice. “I urge Tennessee’s health carriers to make the overall safety and health of Tennesseans their priority to help prevent the spread of coronavirus.”

MORE
Tennesseans should know that this guidance encourages their health insurance providers to cover the costs of coronavirus testing. If you believe you have coronavirus symptoms, you should call ahead to your doctor's office before visiting. Here is a list of recommendations from the Center for Disease Control and Prevention.

Citizens of Tennessee should visit the Tennessee Department of Health's website to get the most up-to-date information. The Tennessee Coronavirus Public Information Line (1-877-857-2945) is available from 10 a.m. to 10 p.m. (CT) daily.

To help prevent the spread of coronavirus individuals should wash their hands often with soap and water (or alcohol-based hand rub) for at least 20 seconds, especially after coughing or sneezing. Do not touch your eyes, nose or mouth with unwashed hands. Stay home when you are sick. Cover your coughs and sneezes with your arm or a tissue. Clean and disinfect objects (e.g. cell phone, computer) and high-touch surfaces regularly.

About the Tennessee Department of Commerce & Insurance: 
Protecting Tennesseans through balanced oversight of insurance and regulated professions while enhancing consumer advocacy, education, and public safety. Our divisions include the State Fire Marshal's Office, Insurance, Securities, Regulatory Boards, Tennessee Law Enforcement Training Academy, Tennessee Emergency Communications Board, and TennCare Oversight.

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