HealthSource RI Extends Open Enrollment

In response to the State of Emergency related to COVID-19, HealthSource RI (HSRI) adopted a limited-time Special Enrollment Period (SEP) to help ensure Rhode Islanders have access to health insurance coverage during this challenging time. Uninsured Rhode Islanders can purchase coverage through the HSRI marketplace through April 30, 2020. Once you apply, your coverage will begin on the first of the following month.

When completing the online enrollment form, Rhode Islanders should select the “Other” SEP event and indicate COVID-19 or coronavirus as the explanation. HSRI is also reminding Rhode Islanders that throughout the year they offer a SEP for anyone experiencing a qualifying life change such as getting married, losing your job, or changing jobs. If you recently lost your employer-sponsored health coverage, you can sign up for high-quality insurance through HSRI. Depending on your current income, you might even qualify for coverage at no cost to you through Medicaid. To learn more, click here.

Before enrolling, you can compare plans and get a quick quote from the HSRI Savings Tool. You can enroll online by visiting healthsourceri.com or by calling HSRI Monday - Friday 8am - 6pm at 1-855-840-4774.

If You Experienced A Job Loss Or Change In Income You Could Qualify For Health Coverage At A Lower Cost

HealthSource RI is advising Rhode Islanders who purchased a plan through their marketplace to login to their accounts and update their information if they have experienced a recent job loss or change in income. Customers may qualify to receive health coverage at a lower cost, or at no cost. Call HealthSource RI: 1-855-840-4774 or go to their website: healthsourceri.com.

Temporary New Health Benefit Changes During COVID-19 State of Emergency

Health plans issued in Rhode Island are now providing temporary new benefits that will remain in effect until the State of Emergency related to COVID-19 is lifted, making it easier for you to get the care you need during the COVID-19 outbreak, including:

- No-cost access to expanded telemedicine services
- Free COVID-19 screening and testing
- Access to no-cost COVID-19 treatment
- Early refills for necessary prescriptions and medical supplies

If you have additional questions about your COVID-19 coverage benefits, Please contact your health insurer directly by clicking on the following links:
Governor Raimondo and OHIC Collaborate to Expand Telemedicine Services

In order to reduce the spread of COVID-19 and guarantee that Rhode Islanders are receiving the medical treatment they need, OHIC instructed Rhode Island insurers to expand coverage for telemedicine services on March 13. On March 18, Governor Raimondo signed an Executive Order to suspend telemedicine limitations, expand coverage requirements, and to ensure insurers follow OHIC's telemedicine guidance.

Telemedicine services, which include both audio and visuals services as well as telephone-only services are widely available to both health care providers and patients, and are essential to reducing the spread of the disease. The Centers for Disease Control (CDC) advises patients to reach out to their providers on the phone before seeking in-person care. Ensuring that primary care and behavioral health care services can continue in our state is OHIC's key priority during this public health crisis.

Following Governor Raimondo's Executive Order, OHIC is continuing to expand upon coverage requirements for telemedicine in Rhode Island, issuing a bulletin on March 18 that further increased coverage requirements for insurers in the state. This bulletin ensures that all services that are typically covered under an enrollee's plan that are deemed clinically appropriate and medically necessary must be covered. To view the insurance coverage instructions, Executive Order, and the March 20 OHIC bulletin, click here: https://bit.ly/2WJLmlH

Most Rhode Island health plans have further increased access by waiving cost-sharing for in-network, clinically appropriate telemedicine visits. During the COVID-19 outbreak, you may not have to leave your home for your medically necessary care. Many services that your provider and health plan agree can appropriately be provided by an audio-visual or audio-only means are included as a temporary covered benefit.

Do You Have Questions About COVID-19?

OHIC is committed to expanding and updating insurance coverage regulations during this unprecedented time to ensure Rhode Islanders have access to the care they need. Our office continues to collaborate with our state and community partners to answer all of your COVID-19 questions related to health insurance to make sure you have access to all of the updated changes in your health care benefits. If you have a question about your health insurance coverage, or are a provider with a question relating to health insurance and reimbursement, visit our website to view our frequently asked questions: ohic.ri.gov. If your question is more urgent, or you do not see the answer to your question on our website, please use the resources below to get assistance, or contact your health insurer directly.

Frequently Asked Consumer Questions: Go to ohic.ri.gov, or click here to access our list of frequently asked consumer questions and answers

Frequently Asked Provider Questions: Go to ohic.ri.gov, or click here to access our list of frequently asked provider questions and answers

Important COVID-19 Resources

- **Rhode Island Department of Health COVID-19 Info Line: 401-222-8022**
  The Rhode Island Department of Health (RIDOH) website (health.ri.gov/diseases/ncov2019/) and info line is the best resource to get timely and accurate updates about COVID-19 in Rhode Island.

  Any Rhode Islander with any type of health insurance can call and speak with trained professionals who can help them navigate the health insurance process and get what they need from their coverage.

- **United Way: 211**
  Free resource for assistance with housing, food, childcare, and more.