



KANSAS INSURANCE DEPARTMENT

Vicki Schmidt, Commissioner

Kansas Insurance Department- COVID-19 FAQ **UPDATED- 3/18/2020 5:30 p.m.**

On March 17, 2020, Commissioner Vicki Schmidt issued Bulletin 2020-1, regarding Department operations. It can be found at insurance.kansas.gov/legal-issues.

CONTACT INFORMATION

Main Line: (785) 296-3071

Consumer Assistance Hotline: 1-800-432-2484

Email: KID.Commissioner@ks.gov

Website: [Insurance.kansas.gov](https://insurance.kansas.gov)

Additional Resources from the National Association of Insurance Commissioners:

<https://content.naic.org/sites/default/files/inline-files/Insurance%20Brief%20-%20Covid-19%20and%20Insurance.pdf>

Businesses

I have a business interruption insurance policy for my business. Does it cover pandemic related losses?

Business owners are encouraged to read their policies closely. However it is the Department's understanding that it is unlikely that a business policy would cover losses related to COVID-19, as most business policies have communicable disease exclusions. Businesses should read their policies closely for all exclusions. Communications from the Kansas Insurance Department that provide general information should not dissuade a business from filling a claim if there is a possibility of coverage. If there is a question of coverage, business owners are encouraged to reach out to their company and/or agent, and if needed should reach out to our Consumer Assistance Division at 1-800-432-2484. Complaints can also be emailed to kid.webcomplaints@ks.gov.

Consumer Assistance

How can I contact someone about an insurance issue?

The Department will continue to be a resource for the public, but we encourage everyone to first check the resources available on our website, insurance.kansas.gov or by calling the Department's consumer assistance division at 1-800-432-2484. Complaints can also be emailed to kid.webcomplaints@ks.gov.

Will my health insurance pay for the COVID-19 test?

On March 13, 2020, the Kansas Insurance Department put out a release confirming that all major medical insurance carriers for fully insured plans are committed to waiving the cost sharing for Novel Coronavirus testing. The release can be found at [insurance.kansas.gov/news](https://www.insurance.kansas.gov/news).

How else are insurers responding to COVID-19?

The Kansas Insurance Department put out a request for information from insurers related to their operations and COVID-19. As soon as we have the information, we will make it available.

What does my policy cover?

Consumers are encouraged to read their policies closely and not rely on blanket statements made in the media about what is or is not covered under a type of policy. If there is a question of coverage, consumers are encouraged to reach out to their company and/or agent and, if needed should reach out to our Consumer Assistance Division at 1-800-432-2484. Complaints can also be emailed to kid.webcomplaints@ks.gov.

Department Operations

Is the Kansas Insurance Department open?

The Department is currently working with a reduced staff through alternative working arrangements. All Department operations, except for those conducted by essential personnel, will be suspended at our location, 1300 SW Arrowhead, Topeka, Kansas, beginning March 23 until at least April 6. Those personnel equipped to work remotely will be doing so during that time period. The Department is not open to the public during this time.

Insurance Companies

Is the Department suspending any claims practices?

The Kansas Commissioner of Insurance reminds insurers and businesses of their rights and obligations under K.S.A. 40-2404 and K.A.R. 40-1-34. Among other responsibilities, insurers have an obligation to truthfully represent the coverages or terms of any insurance policy and avoid unfair claim settlement practices. Insurers must:

- fully disclose to a first party claimant all pertinent benefits, coverages, or other provisions of an insurance policy or insurance contract under which a claim is presented;
- promptly provide necessary forms, instructions, and reasonable assistance;
- act reasonably and promptly upon communications with respect to claims arising under insurance policies;
- adopt and implement reasonable standards for the prompt investigation of claims;
- conduct a reasonable investigation based upon all available information before refusing to pay claims;
- affirm or deny coverage of claims within a reasonable time;
- attempt in good faith to effectuate prompt, fair and equitable settlement of claims in which liability has become reasonably clear;

As the Commissioner made clear in Bulletin 2020-1, the Kansas Insurance Department is not suspending the Kansas unfair method of competition and unfair or deceptive act or practices statutes, associated regulations, and the Kansas Insurance Department's policy and procedure implementing the NAIC's unfair claims settlement practices model regulation. However, insurers are encouraged to proactively notify the Insurance Department's Consumer Assistance Division of any issues they may

have with complying with these laws that are a result of a COVID-19 response measure taken by the insurer. Such notification will be considered by the Commissioner in enforcing K.S.A. 40-2405.

Licensing

I am applying for an application and can't take the test or get my fingerprints taken. What should I do?

The Kansas Insurance Department has received notice that the examination vendor, Pearson Vue, has temporarily closed due to COVID-19. We also understand that local law enforcement offices are suspending fingerprinting for the general public at this time. We know this is inconvenient; however the Department will NOT be suspending any license requirements at this time. The Department will continue to evaluate the situation as things develop and will stay in touch with Pearson Vue for updates on their operations as well. Should you have additional questions, please send them to KID.Licensing@ks.gov.

My license is up for renewal and I can't complete CE in time?

For those agents whose licenses will be up for renewal during the coming weeks, please understand the Kansas Insurance Department will not be issuing automatic suspension notices. However, licensing requirements are NOT suspended at this time. The Department is committed to working with agents on licensing issues before the Department and we encourage agents to utilize online resources accessed through their website insurance.kansas.gov or email questions to KID.Licensing@ks.gov.