



COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

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BULLETIN 2021-01

To: Commercial Health Insurers, Blue Cross and Blue Shield of Massachusetts, Inc.,
and Health Maintenance Organizations
From: Gary D. Anderson, Commissioner of Insurance
Date: January 21, 2021
Re: Additional Guidance Addressing COVID-19 (Coronavirus) Vaccines

The Division of Insurance (“Division”) issues this Bulletin to provide updated guidance to Commercial Health Insurers, Blue Cross and Blue Shield of Massachusetts, Inc., and Health Maintenance Organizations (“Carriers”) regarding information provided in Bulletin 2020-32 about the Division’s expectations with respect to Carriers’ appropriate coverage of vaccines for COVID-19, a respiratory illness caused by a novel coronavirus.

COVID-19 vaccines are becoming available to be administered at hospitals, doctor offices, pharmacies, and through temporary vaccine clinics at “pop-up” locations or mass vaccination sites. This Bulletin is intended to remind Carriers of the need to facilitate members’ access to vaccines for COVID-19. Recognizing that members of the public may have a number of questions and will seek a variety of methods to obtain vaccines, the Division reminds all Carriers that they are expected to ensure that members have health insurance coverage for vaccines, and that the cost of obtaining a COVID-19 vaccine shall not be a barrier for Massachusetts residents.

The Coronavirus Risk

The public health and societal effects resulting from the spread of COVID-19 have dramatically impacted the Commonwealth. It is essential that government and business leaders take all appropriate steps to safeguard the well-being of the Commonwealth’s citizens. Health insurance coverage plays a critical role in the public’s actual and perceived access to and affordability of health care services. The spread of COVID-19 poses unique risks to our insurance market. Therefore, the Division expects Massachusetts Carriers to take all necessary steps to enable their covered members to obtain vaccines that will help fight the spread of this disease.

Billing for Reimbursement for the Administration of Vaccines

As noted in Bulletin 2020-32, the Division expects Carriers to communicate all vaccine options to covered persons in accordance with guidelines from the Massachusetts Department of Public Health (“DPH”), the Centers for Disease Control and Prevention (“CDC”), and the federal Centers for Medicare and Medicaid Services (“CMS”), such as guidelines regarding how and when to contact your local board of health or health care provider. As this situation evolves, and informed by guidance from the DPH and CDC, the Division may issue further Bulletins on this topic.

Specifically, in this Bulletin, the Division clarifies that it expects Carriers to do the following:

- Forego any cost-sharing (copayments, deductibles, or coinsurance) for vaccinations at providers’ offices, urgent care centers, hospitals, pharmacies, or other locations allowed by DPH and CDC requirements, including from out-of-network providers.
- Reimburse providers, whether in-network or out-of-network, for the cost of administering COVID-19 vaccines. For in-network and out-of-network providers, Carriers are expected to reimburse providers at a level that is always higher than the MassHealth rate of reimbursement for the same service for any vaccine administered from January 1, 2021 onward.
- In the event that a COVID-19 vaccine is administered in conjunction with a full office visit, emergency department visit, or other encounter not associated with COVID-19 testing, assessment or treatment, Carriers are expected to reimburse providers for the vaccine separately if billed in that manner, even though vaccine administration may ordinarily be bundled within reimbursement for the full office visit.
- For vaccines administered through the temporary vaccine clinics at “pop-up” locations, mass vaccination sites, or public clinics hosted by state or municipal health departments, where Commonwealth Medicine will coordinate the processing of bills for administered vaccines, Carriers are expected to pay all subrogation claims submitted by Commonwealth Medicine as the billing agent for these temporary vaccine clinics, and Carriers will not establish any time limitation on the submission of Commonwealth Medicine claims that is earlier than 180 days after the date that the vaccine is administered.

Carriers Acting As Administrators

Due to the public health crisis caused by COVID-19, the Division requests that Carriers who are acting as administrators for employment-sponsored non-insured health benefit plans encourage plan sponsors to take steps that are consistent with the provisions of this Bulletin 2021-01. Plan sponsors should be made aware of the public health risks to all Massachusetts residents, and Carriers should do all they can to encourage plan sponsors to remove barriers to accessing medically necessary vaccines and coordinate benefits in a manner consistent with this Bulletin.

If you have any questions about this Bulletin, please contact Kevin Beagan, Deputy Commissioner for the Health Care Access Bureau, at (617) 521-7323.