

FREQUENTLY ASKED QUESTIONS DURING COVID-19 (CORONAVIRUS) PUBLIC HEALTH CRISIS

INDIVIDUAL PRODUCER LICENSING QUESTIONS

My license was set to expire during the state of emergency – is there a grace period to renew my license?

Any individual insurance license in good standing that was due to expire between March 10, 2020 and December 30, 2020 in accordance with Division Bulletin 2020-29: Individual Insurance License Extensions Granted during the COVID-19 (Coronavirus) Health Crisis has been extended to December 31, 2020. Please note that Bulletin 2020-29 modifies Bulletin 2020-12, and requires that all extended licenses be renewed on or before December 31, 2020.

My license was set to expire during the state of emergency – do I need to wait until after the state of emergency to renew my license?

Although the state of emergency continues, the Division issued Bulletin 2020-29: Individual Insurance License Extensions Granted During the COVID-19 (Coronavirus) Health Crisis to implement Governor Baker's June 26, 2020 [COVID-19 Order No. 41 Authorizing the Reopening of Child Care Programs and Rescinding Eight COVID-19 Orders](#) and to explain the Division's plan to resume regularly scheduled license renewals. Individual insurance licenses due to renew between March 10, 2020 and December 30, 2020 have been extended and remain valid until December 31, 2020, but licensees are permitted – and encouraged – to renew their licenses prior to December 31, 2020 and in accordance with their original renewal date. The Division is accepting renewal applications electronically through the National Insurance Producer Registry (nipr.com) or by mail (sent to the Division's office).

What does it mean for a license to be “in good standing”?

For purposes of the Division's Bulletin 2020-12 and Bulletin 2020-29, a license “in good standing” refers to an insurance license that has not been revoked, surrendered, suspended, or subject to disciplinary restrictions as of the declaration of the state of emergency in Massachusetts on March 10, 2020. Any individual insurance license that lapsed prior to March 10, 2020, whether due to failure to complete continuing education requirements or otherwise, is not in good standing and has not been extended.

Does the extension of licenses change my renewal date permanently?

The extension of licenses that would have expired between March 10, 2020 and December 30, 2020 does not change a licensee's renewal date permanently. For any subsequent renewal, the original renewal date (month and day) will apply, including the completion of any required continuing education.

If my license is set to expire just after the state of emergency ends, will there be a grace period to renew my license?

There is a grace period, until December 31, 2020, for the renewal of individual insurance licenses scheduled to renew between March 10, 2020 and December 30, 2020. Licensees that qualify for this extension must renew their license on or before December 31, 2020. For any license that expired before March 10, 2020 or is due to expire after December 30, 2020, the extension does not apply even though the state of emergency continues. The Division issued Bulletin 2020-29: Individual Insurance License Extensions Granted During the COVID-19 (Coronavirus) Health Crisis to implement Governor Baker's June 26, 2020 [COVID-19 Order No. 41 Authorizing the Reopening of Child Care Programs and Rescinding Eight COVID-19 Orders](#) and to explain the Division's plan to resume regularly scheduled license renewals. Licensees are encouraged to submit a renewal application with sufficient time for processing in advance of the expiration date.

If my license has been extended by what date must my continuing education requirements be completed?

Because individual producer licenses set to expire between March 10, 2020 and December 30, 2020 have been extended until December 31, 2020, the time for those licensees to satisfy their continuing education requirements is effectively extended by the same period. Because there may be a time lag between completion of coursework and the posting of the corresponding continuing education credits, all individual insurance licensees are encouraged to complete any required continuing education in advance of their original renewal date, and if such date has passed, sufficiently in advance of December 31, 2020 so that their credits may be processed and posted to their transcript, on NIPR, and at the Division before the end of the year. Early completion of the required continuing education will facilitate timely processing of renewal applications, and failure to complete the required continuing education credits prior to the extended renewal date of December 31, 2020 may result in monetary penalties, reinstatement fees and non-renewal of an individual insurance license.

How can I satisfy my continuing education requirements during the COVID-19 state of emergency?

To assist individual insurance producers with the completion of their continuing education requirements, the Division has approved many online (self-study) courses, eliminating the need for in-person attendance. A [listing of approved courses](#) is available through Prometric, and during the state of emergency, additional course options may be available. All of Prometric's testing centers are open in Massachusetts with limited capacity. Licensees should check Prometric's website (www.prometric.com) for the latest information.

With the requirements for quarantining, self-isolation and social distancing, do I still need a proctor for self-study (online) continuing education?

In accordance with the [guidance for social distancing](#) issued by the Massachusetts Department of Public Health, as well as its [Safer-At-Home Advisory](#), during the state of emergency, the Division

will continue to waive the proctor requirement for all approved online continuing education courses.

I signed-up for an in-person class to earn continuing education credits – can I take the course online instead?

The Division is urging all providers of continuing education courses approved for Massachusetts resident producers to expand their offerings and provide an online option for those courses that are currently approved for in-person classroom credit.

I'm a continuing education provider and want to offer an approved classroom course in an online format – what do I need to do?

Any approved classroom courses offered to Massachusetts resident insurance producers do not need to be re-filed for approval in an online format. However, a course provider offering approved classroom courses in an online format must notify Prometric within 30 days of delivering such a course online to ensure continuing education credit is properly recorded. The course number for the approved classroom course should be used for the online versions of the same course.

Are the Division's offices open?

On March 17, 2020 the Baker-Polito Administration announced [guidelines to Executive Branch employees](#) to ensure core state government functions are able to continue and key services are able to be provided to residents during the COVID-19 outbreak, while protecting the health and safety of the Executive Branch workforce and the public. Based on these protocols, the Division is closed for in-person services at this time, but we are still serving consumers and licensees online, by email and over the phone. Division staff are working, but many of our functions are being performed remotely. More information is available on our [website](#).

Can the Division help me with other licensing questions?

If you cannot find the answer to your question in these FAQs, send an email to our Producer Licensing Unit at producerupdate.mailbox@mass.gov or call us at (617) 521-7794 and a member of our Producer Licensing Unit will get back to you.