

## **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 as of March 10, 2020 has been extended and remains valid for a period of 90 days following the termination of the state of emergency declared by Governor Baker by Executive Order No. 591. The Division issued [Bulletin 2020-12: Individual Insurance Licensing during the COVID-19 \(Coronavirus\) Health Crisis](#) to implement Governor Baker's March 18, 2020 [Order Extending the Registrations of Certain Licensed Professionals \("Licensing Order"\)](#) and to address concerns about individual insurance licensing during the COVID-19 public health emergency.

***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 insurance licenses in good standing have been extended and remain valid for a period of 90 days after the termination of the state of emergency, licensees are permitted – and encouraged – to renew their licenses during the state of emergency 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2020-12 and the Governor's Licensing Order, a license "in good standing" refers to a professional license that has not been revoked, surrendered, suspended, or subject to disciplinary restrictions as of the declaration of the state of emergency on March 10, 2020. Any 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 this extension of licenses change my renewal date permanently?***

The extension of licenses that expire during the state of emergency does not change a licensee's renewal date permanently. For any subsequent renewal, the original renewal date (month and day) will apply.

***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 90-day grace period for the renewal of individual insurance licenses only if they were set to expire during the state of emergency. For any license that expires after the state of emergency is terminated, there is no extension of renewal dates. Licensees are encouraged to submit a renewal application with sufficient time for processing in advance of the expiration date.

***Are continuing education requirements suspended during the state of emergency?***

Because individual producer licenses set to expire during the state of emergency have been extended and will remain in effect for a period of 90 days following the termination of the state of emergency, the time for those licensees to satisfy their continuing education requirements is effectively extended by the same period. Individual resident insurance producers are encouraged to complete their continuing education requirements early, and producers who have not completed their continuing education requirements prior to their renewal date (as it may be extended during the state of emergency), will not be permitted to renew their licenses until the requirements are satisfied and all applicable fees are paid.

***With the stay-at-home advisory, how can I satisfy my continuing education requirements?***

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.

***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 standards for social distancing outlined in the Public Health Advisory issued by the Massachusetts Department of Public Health on March 24, 2020, during the state of emergency, the Division is waiving 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, the Baker-Polito Administration announced new 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. The new protocols will remain in effect until at least May 4. Based on these protocols, the Division is closed for in-person services, 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](mailto:producerupdate.mailbox@mass.gov) or call us at (617) 521-7794 and a member of our Producer Licensing Unit will get back to you.