



INSURANCE COUNCIL OF NEW JERSEY

15 West Front Street | 2nd Floor | Trenton, NJ 08608
Phone 609-393-0025 | Fax 609-393-0017

NJ COVID-19 related Bulletins, Administrative Orders, and Resources

Department of Banking and Insurance Bulletins

[Bulletin No. 20-27: 60-Day Grace Period for Health Insurance Policies and Contracts Not Addressed by Bulletins Nos. 20-11, 20-12, 20-13, and 10-4 Due to the Disruption Caused by COVID-19](#)

Issued to all companies authorized to sell accident and health insurance in New Jersey pursuant to Titles 17 or 17B of the New Jersey Statutes

[Bulletin No. 20-26: Extension of No Action Position Regarding Temporarily Working from Home Due to COVID-19](#)

Extends the Department's no-action position regarding licensure of certain branch office locations as a result of individuals who temporarily work from home during the COVID-19 outbreak

[Bulletin No. 20-25: Amendment to Minimum Standards for Health Benefits Plans to Facilitate the Availability of Bronze High Deductible Health Plans Effective for Plan Year 2021](#)

Permits carriers in the individual and small employer markets only to use an individual network deductible of up to \$6,000 for Bronze HDHPs that could be used in conjunction with an HSA.

[Bulletin No. 20-24: Response to COVID-19](#) (Supplement to [Bulletin 20-03](#))

Expands the requirements in Bulletin 20-03 to require carriers to cover, without cost-sharing, without prior authorization or other medical management requirements, and SARS-COV-2 molecular test authorized pursuant to the DOH standing order

[Bulletin No. 20-23: Extension of Deadline for Certain Division of Banking Regulated Entities and Individuals to File Annual Reports in Response to COVID-19](#)

Provides guidance to certain entities that file reports with the Division of Banking

[Bulletin No. 20-22: Premium Refunds, Credits, and Reductions in Response to COVID-19 Pandemic](#)

Requires premium reductions for the private passenger automobile insurance line as well as for other lines of insurance

[Order A20-03](#)

Directs Insurance Companies to Provide Premium Reductions to Drivers and Businesses Amid COVID-19



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[Bulletin No. 20-22 & Order No. A20-03 FAQs](#)

[Bulletin No. 20-21 & Notice: Temporary Insurance Producer Licenses](#)

Issues temporary producer licenses to qualifying individuals who wish to become New Jersey resident insurance producers

[Bulletin No. 20-20 & Notice: Extension of Insurance Producer License Terms and Waiver of Independent Monitor for Continuing Education Courses in Response to COVID-19](#)

Provides guidance to all licensed insurance producers, and insurance education schools regarding license terms and continuing education requirements

[Bulletin 20-19 - Use of Telemedicine and Telehealth During the COVID-19 Pandemic - Personal Injury Protection Coverage](#)

Provides guidance to all automobile insurers that provide medical expense benefits under Personal Injury Protection (“PIP”) coverage (collectively, “PIP carriers”) in this State regarding the use of telemedicine and telehealth, as defined in P.L. 2017, c.117, during the COVID-19 pandemic

[Bulletin 20-18 - Extension of Mortgage Servicer License Application and RMLA-Licensed Mortgage Servicer Registration Deadlines](#)

The Department is extending the deadline for license and registration applications under the Mortgage Servicers Licensing Act, N.J.S.A. 17:16F-27 to -46 (the “Act”)

[Bulletin 20-17 - 90-Day Grace Period to Clients of Insurance Premium Finance Companies Due to the Disruption Caused by COVID-19](#)

Directs all insurance premium finance companies licensed pursuant to N.J.S.A. 17:16D-1 to -16 (“Insurance Premium Finance Company Act”) to extend a grace period for the payment of premiums to their clients

[Bulletin 20-17 Frequently Asked Questions](#)

[Bulletin 20-16 - 90-Day Grace Period for Life Insurance Premium Payments Due to the Disruption Caused by COVID-19](#)

Directs all life carriers to extend a grace period for the payment of premiums to their insureds



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[Bulletin 20-15 - 90-Day Grace Period for Property and Casualty Insurance Premium Payments Due to the Disruption Caused by COVID-19](#)

Directs all property and casualty insurance carriers to extend a grace period to their insureds

[Bulletin 20-14 - Response to COVID-19 \(Medicare Supplement\)](#)

Provides guidance to all health insurance companies and health maintenance organizations issuing Medicare Supplement plans in this State

[Bulletin 20-13 - Guidance Concerning Circumstances Related to the COVID-19 Pandemic \(Large Employer Market\)](#)

Provides guidance to all health carriers, dental service corporations and dental benefits organizations issuing large group employer health benefits plans in this State as well as brokers selling such plans regarding circumstances related to the COVID-19 pandemic

[Bulletin 20-12 - Guidance Concerning Circumstances Related to the COVID-19 Pandemic \(Small Employer Market\)](#)

Provides required guidance to all health carriers, dental service corporations, and dental plan organizations issuing small employer health and dental benefits plans in this State as well as brokers selling such plans regarding circumstances related to the COVID-19 pandemic

[Bulletin 20-11 - Guidance Concerning Circumstances Related to the COVID-19 Pandemic \(Individual Market\)](#)

Provides required guidance to health carriers, dental service corporations and dental benefits organizations to remove possible barriers to coverage and accommodate their covered lives given the circumstances related to the COVID-19 pandemic

[Bulletin 20-09 - No Action Position Regarding Potential Disruptions Due to COVID-19](#)

Issues guidance to all licensed New Jersey Real Estate Licensees, School Directors, Instructors, and Other Interested Parties

[Bulletin 20-08 - Temporary External Appeal Application Procedures for the Independent Health Care Appeals Program](#)

Issues guidance to all health insurance companies, medical service corporations, hospital service corporations, health maintenance organizations, organized delivery systems, and other entities that issue final adverse benefit determinations in this State (collectively "carriers"), as well as



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health care providers, covered persons, and other interested parties, regarding temporary procedures for the filing of External Appeal Applications for the Independent Health Care Appeals Program, pursuant to N.J.S.A. 26:2S-11, N.J.A.C. 11:24-8.7, and N.J.A.C. 11:24A-3.6

[Bulletin 20-07 - Use of Telemedicine and Telehealth to Respond to the COVID-19 Pandemic](#)

Issues guidance to all health insurance companies, health maintenance organizations, health service corporations and other entities issuing health benefits plans in this State (collectively “carriers”) regarding the use of telemedicine and telehealth to respond to the COVID-19 pandemic

[Bulletin 20-06 - No Action Position Regarding Temporarily Working from Home due to COVID-19](#)

Issues guidance and informs mortgage lenders and certain regulated entities of no-action position regarding temporarily working from home due to COVID-19; Requires certain actions.

[Bulletin 20-05 - COVID-19 Matters](#)

Notifies regulated banking entities to provide prompt notice of changes to branch operating hours; inform regulated entities of requirement to submit notices, inquiries, correspondence, and applications electronically, effective immediately and until further notice

[Bulletin 20-04 - Disruption Resulting from COVID-19](#)

Encourages entities regulated by the department to work with and assist customers who have been adversely affected by COVID-19-related issues

[Bulletin 20-03 - Response to COVID-19](#)

Requires health carriers to waive cost-sharing for medically necessary screening and testing for COVID-19

Motor Vehicle Commission Administrative Orders

[Administrative Order 2020-03](#)

NJ Motor Vehicle Dealers

[Administrative Order 2020-02](#)

Provides temporary waivers of requirements concerning the International Registration Plan (“IRP”) and International Fuel Tax Agreement (“IFTA”)



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[Administrative Order 2020-01](#)

Extends expiration date of any valid New Jersey driver license, vehicle registration

Department of Labor and Workforce Development

[What NJ Workers Should Know](#)

Worker benefits, protections, and the coronavirus (COVID-19).