



An important message regarding
Humana's COVID-19 response:
ADMINISTRATIVE UPDATE
Dec. 23, 2020

Thank you for your continued participation with Humana and the exceptional service you provide to our Dental Members. We recently received notification from the State of New York regarding the compliance of N.Y. Insurance Law §§ 2601, 3217-a, 3221, 4305, and 4324; N.Y. Public Health Law § 4408; 11 NYCRR 52 (Insurance Regulation 62), and the state of New York has stated:

“The Department of Financial Services has been made aware that participating providers, particularly under dental insurance policies or contracts, are charging insureds fees at the time of in-person visits for Personal Protective Equipment (PPE) or other charges related to increased costs due to COVID-19 that are in addition to the insureds' cost-sharing for such covered services. A provider who participates with an issuer's provider network has agreed to accept a reimbursement amount from the issuer for covered services, with the insured responsible for the cost-sharing set forth in the insured's health or dental insurance policy or contract. A participating provider should not charge the insured fees or other charges in addition to the insured's financial responsibility for covered services. In addition, the Department does not approve policy or contract provisions that hold the insured responsible for the cost of a participating provider's PPE.”

To assist you with additional operational costs due to COVID, Humana was providing additional compensation per patient claim from June through August. Per the New York Department of Financial Services communication, any payment that you have received from the insured should be reimbursed per your contract, and this Circular Letter prohibits adding these fees going forward. Please contact us at 800-833-2233, Monday through Friday, 8:00 a.m. until 6:00 p.m. for any questions you may have.