



March 21, 2020

The Honorable Larry Hogan
Governor of Maryland
Chair, National Governors Association (NGA)
444 N. Capitol Street, N.W.
Washington, D.C. 20001

Dear Governor Hogan:

Thank you for all the efforts and actions that governors and other state officials are taking to ensure the health and safety of their citizens to combat the coronavirus (COVID-19). The proactive leadership by governors will help stem the tide of our current health crisis and directly help states, cities and localities, and the nation. As the national organizations representing hundreds of health insurance providers in all 50 states, we want you to know that health insurance providers stand ready to support all state, local, and federal efforts to help Americans combat and overcome this emergency.

Health insurance providers are an essential part of the national infrastructure. We serve as a critical source of coverage to protect the financial and health security of hundreds of millions of Americans. We will work with governors and state and local officials to ensure the continued delivery the health coverage and benefits to families and businesses affected by COVID-19.

We are requesting your support to designate all health insurance providers – the workers and vendors that manage health plans – as “essential infrastructure” and “essential businesses” across the states during this crisis. The U.S. Department of Homeland Security, Cybersecurity & Infrastructure Security Agency (CISA) issued [guidance](#) to help identify these key functions of our national infrastructure. Health plan workers are clearly included as essential critical workers.

Health insurance providers must be able to continue to provide many key functions, including:

- Paying hospitals, physicians, and other health care professionals;
- Managing health plans, billing, and health information;
- Providing care-related functions, such as ensuring access to telehealth services;
- Performing cybersecurity functions at healthcare and public health facilities; and
- Answering questions from our customers about their coverage.

Doctors and hospitals are under enormous financial stress right now and depend on our ability to maintain the flow of timely payments. Patients need expanded access to telehealth to ensure expanded access to care. These essential services provided by health insurance providers are

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critical to continue in this crisis. It is vitally important that our key service personnel and vendors can continue to service and provide information to consumers about their health insurance coverage at this challenging time.

We will also work directly with insurance commissioners and Medicaid directors to ensure we can continue to deliver these essential services. It is important to note that health insurance providers have deployed telework programs whenever possible to protect our employees.

We are deeply grateful for your consideration and appreciate your urgent attention to keep health insurance providers open, operating safely, and supporting consumers and health care providers during this unprecedented time of health care challenges.

Sincerely,



President and Chief Executive Officer
America's Health Insurance Plans



President and Chief Executive Officer
Blue Cross Blue Shield Association

cc: The Honorable Michael Pence, Vice President of the United States
The Honorable Alex Azar, Secretary of Health and Human Services

Kate McEvoy, President, National Association of Medicaid Directors (NAMD), Director,
Division of Health Services in Connecticut Department of Social Services
Raymond Farmer, President, National Association of Insurance Commissioners (NAIC),
Director, South Carolina Department of Insurance
Mike Consedine, Chief Executive Officer, NAIC
Bill McBride, Executive Director, NGA
Matt Salo, Executive Director, NAMD