DOMESTIC/FOREIGN INSURERS BULLETIN NO. 93

TO:       ALL HEALTH INSURERS, HEALTH CARE PROVIDERS AND FACILITY BASED PROVIDERS THAT DO BUSINESS IN DELAWARE

RE:       CHARITABLE PREMIUM ASSISTANCE PROGRAMS

DATE:     January 18, 2017

The purpose of this bulletin is to provide all health insurers, health care providers and facility based providers doing business in Delaware with information pertinent to the Department of Insurance’s (DOI) position as it relates to Charitable Premium Assistance Programs.

Charitable Premium Assistance Programs are designed to provide individuals with increased access and affordability to their medical treatments, who would otherwise be unable to afford it. As ongoing discussions concerning these programs continue at the federal level, the DOI maintains that it is permissible for bona fide 501© organizations to operate Charitable Premium Assistance Programs so long as the organization has no financial interests in the services being rendered.

Any questions, comments, or requests for clarification concerning information within this Bulletin should be emailed to DOI_Consumer_Resource (MailBox Resources) DOI_Consumer_Resource@state.de.us.

This Bulletin shall be effective immediately and shall remain in effect unless withdrawn or superseded by subsequent law, regulation or bulletin.

Trinidad Navarro
Delaware Insurance Commissioner