



DOMESTIC AND FOREIGN INSURERS BULLETIN NO. 167

TO: ALL HEALTH INSURANCE CARRIERS DOING BUSINESS IN DELAWARE

RE: EARLY MMR VACCINATION COVERAGE FOR INFANTS AGES 6–11 MONTHS DURING MEASLES OUTBREAK

DATED: July 24, 2026

This Bulletin advises all health carriers regulated by the Delaware Department of Insurance (Department) of expectations regarding coverage of accelerated measles, mumps, and rubella (MMR) vaccination for **infants ages 6 through 11 months** in response to the confirmed measles outbreak in **Kent County**. Although current confirmed cases are located in Kent County, carriers are urged to apply the same recommended coverage practices consistently across **New Castle and Sussex Counties**, given the high transmissibility of measles, the high degree of travel across county lines, and the potential for rapid spread throughout the state.

I. Background

The Delaware Division of Public Health (DPH) has confirmed community transmission of measles in Kent County.¹ Measles is highly contagious, and infants, particularly those under 12 months, are among the most vulnerable to severe complications.

Under routine Centers for Disease Control and Prevention (CDC) guidelines,² the first MMR dose is administered at 12–15 months of age. However, during outbreak conditions, clinicians may recommend an early dose for infants ages 6–11 months as part of public health containment efforts. Indeed, the Advisory Committee on Immunization Practices of the CDC issued the recommendation that, “[d]uring a measles outbreak, infants aged 6-11 months *should receive* a single dose of MMR.”³ (emphasis added)

Reports from community pediatric providers indicate that some carriers are currently declining coverage for early MMR doses administered during the outbreak, creating access barriers for affected families and increasing reliance on public clinics.

II. Department Expectations

Pursuant to 18 *Del. C.* §§ 3363 and 3558, carriers are required to provide coverage at no cost for

¹ DPH, *Measles Outbreak Declared in Delaware* (July 22, 2026), <https://news.delaware.gov/2026/07/22/delaware-declares-measles-outbreak/>

² CDC, *MMR Vaccine Recommendations Summary*, <https://www.cdc.gov/measles/downloads/mmr-recommendations-measles.pdf>

³ <https://www.cdc.gov/mmwr/volumes/71/wr/mm7146a1.htm>

“[i]mmunizations for routine use in children, adolescents and adults that have in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention with respect to the individual involved.”

In line with DPH recommendations, the Department reminds Delaware-regulated health carriers to:

1. Cover early (accelerated MMR) vaccinations for infants aged 6–11 months when administered in response to the outbreak, regardless of county of residence.
2. Cover and reimburse these doses as medically necessary preventive care, without requiring cost-sharing, prior authorization, or imposing administrative barriers.
3. Consider a provider’s clinical determination that an early dose is recommended due to the ongoing outbreak as sufficient documentation for coverage.
4. Promptly update internal claims-processing protocols and provider communications to ensure accelerated doses are covered without delay.

These expectations apply only during the active measles outbreak and will sunset once DPH declares the outbreak resolved. Infants receiving an early (extra) dose will still require two routine doses after age 12 months to complete the full immunization series.⁴

The Department will continue to monitor DPH and CDC guidance and statewide outbreak conditions. Updates will be issued as necessary to ensure carriers are informed of any changes to Department expectations. Carriers are encouraged to maintain close communication with DPH as circumstances evolve.

III. Informational Note - Medicaid

Medicaid coverage is administered by the Delaware Division of Medicaid and Medical Assistance (DMMA). Under the federal Early and Periodic Screening, Diagnostic, and Treatment (EPSDT) benefit (Social Security Act §§ 1905(a)(4)(B) and 1905(r)), medically necessary immunizations, including an early MMR vaccination consistent with current Advisory Committee on Immunization Practices (ACIP) and CDC recommendations during a measles outbreak, may be covered for Medicaid-enrolled infants. Health carriers and providers should consult DMMA for program-specific coverage guidance.

IV. Public Health Rationale

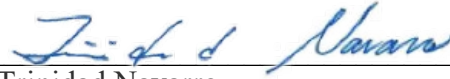
Accelerated infant MMR vaccination has been shown in other jurisdictions to strengthen outbreak control and protect infants at highest risk. Consistent coverage by carriers reduces reliance on public clinics and expands access through community pediatric providers, supporting a rapid and effective immunization response.

V. Questions

Questions, comments, or requests for clarification about this Bulletin should be emailed to compliance@delaware.gov.

⁴ CDC, *MMR recommendations, confirming early-dose scheduling requirements*.
<https://www.cdc.gov/measles/downloads/mmr-recommendations-measles.pdf>

This Bulletin is effective immediately and will remain in effect until the measles outbreak is declared resolved by DPH, unless withdrawn or superseded by subsequent law, regulation, or bulletin.

A handwritten signature in blue ink, reading "Trinidad Navarro", is positioned above a horizontal line.

Trinidad Navarro
Delaware Insurance Commissioner

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