



## WE'RE IN THIS TOGETHER

Your Leonard Adams team strives to keep you informed. Call or e-mail us when you have any questions. We are here for you.

### The Leonard Adams Company

Phone 503-296-0077 Fax 503-296-0044

#### **BUSINESS HOURS:**

Monday – Friday, 8:30am to 5:00pm

#### **E-MAIL US TODAY:**

[General Information](#)      [Business Insurance](#)  
[Personal Lines](#)      [Employee Benefits](#)

## STATE & LOCAL RESOURCES

- [Oregon Health Authority's COVID-19 Website](#)
- [Washington County Guidance for Re-Opening Businesses](#)
- [Oregon Family Leave Act](#)
- [Family & Medical Leave Act: Questions and Answers](#)
- Business Oregon, the state's economic development agency, has published [a list of resources](#), including [this helpful guide](#), your local [Small Business Development Center](#) contact information, [financial resources](#) and more.
- The Oregon Employment Department's [COVID page](#) offers information for workers, job-seekers and employers.
- [Telehealth](#): Division of Financial Regulation's Covid-19 Telehealth page for FAQ's and additional information.

## IMPORTANT RESOURCES

- Centers for Disease Control and Prevention:
  - [Cases in the United States](#)
  - [Interim Guidance for Businesses and Employers Responding to COVID-19](#)
  - [Get the Facts about Coronavirus](#)
- [OSHA's COVID-19 website](#)
- [U.S. Department of Labor \(DOL\) Coronavirus Resources](#)
- [Families First Coronavirus Response Act](#)
- [Small Business Guidance & Loan Resources](#) from the Small Business Administration

## LEGISLATION UPDATES

### [STATE EXTENDS EMERGENCY ORDERS FOR MOST COMMON TYPES OF INSURANCE](#)

The Oregon Department of Consumer and Business Services' Division of Financial Regulation issued emergency orders for property and casualty, long-term care, and life and disability insurance. The orders mean that the most common insurance policies have minimum grace periods to pay premiums and protect consumers by mandating how long claims must be paid. [See this chart for details.](#) The health insurance order is effective through Aug. 2, 2020. Long-term care, life and disability will be extended until Aug. 21, 2020. The property and casualty order will be extended until July 31, 2020.

Oregonians are encouraged to visit the Division of Financial Regulation's [COVID-19 consumer page](#) for more information on these orders and several other insurance and financial services topics.

Source: <https://dfr.oregon.gov/news/2020/Pages/emergency-orders-insurance.aspx>

### [PAYCHECK PROTECTION PROGRAM FLEXIBILITY ACT OF 2020](#)

The U.S. House and Senate recently passed the Paycheck Protection Program Flexibility Act of 2020, which has been signed into law by the President. As its name implies, the law modifies some of the central (and most controversial) provisions related to Paycheck Protection Program loans under the CARES Act and provides more flexibility for borrowers.

### [OSHA ISSUES NEW UPDATES FOR RECORDING COVID-19 ILLNESSES](#)

This new requirement takes effect May 26<sup>th</sup>, 2020 and remain in effect until further notice. This information is for ALL employers and will be useful in all workplaces.

## BILLING HOLDS LIFTED

To support customers, many of our carrier partners put a billing leniency policy in place in March 2020. During that time, when commercial customers were unable to pay the amount due, most policies were not cancelled for non-payment, late fees were not applied, and most collection activity was suspended. However, we want our customers to be aware that most normal billing processes resumed in June 2020. If you have any questions, please don't hesitate to reach out to your Leonard Adams team.



**TEMPORARY RESTAURANT DELIVERY**

Many restaurants, bakeries, delis, etc. have been temporarily offering new or expanded delivery service options to keep their businesses open, and as such will have gaps in their insurance program. We expect this is a temporary operational change for our clients and their intention is to return to their normal dine-in operation once the social distancing guidelines subside. If you are considering/ have added a temporary delivery service with your own employees, please notify your Leonard Adams Agent. If your own employees have had to become food delivery people temporarily, we may be able to add Hired & Non-owned coverage.

**WORKERS' COMPENSATION**

Workers' compensation insurance helps employees recover from work-related injuries or illnesses. Every state has its own workers' compensation insurance laws and regulations that govern the coverage available. To file a workers' compensation claim, the employee will need to demonstrate that the *injury or illness arose both out of and in the course of their employment*. Read this important [statement from SAIF](#) regarding COVID-19 and workers' compensation.

**CARES ACT IMPACTS EMPLOYEE BENEFITS**

On March 27, 2020, President Trump signed the Coronavirus Aid, Relief and Economic Security Act (CARES Act) into law to provide \$2.2 trillion in federal funding to address the COVID-19 crisis. The CARES Act makes a variety of changes affecting health plans. These changes include:

- Expanding the types of coronavirus testing that all health plans and health insurance issuers must cover without cost-sharing (such as deductibles, copayments or coinsurance) or prior authorization;
- Accelerating the process that will require health plans and issuers to cover preventive services and vaccines related to COVID-19;
- Allowing telehealth and other remote care services to be covered under a high deductible health plan (HDHP) before the deductible is met, without affecting the HDHP's compatibility with health savings accounts (HSAs); and
- Treating over-the-counter medications, along with menstrual care products, as qualified medical expenses that may be paid for using HSAs or other tax-advantaged arrangements, such as health flexible spending accounts (FSAs) or health reimbursement arrangements (HRAs).

**RESPONSES FROM OUR CARRIER PARTNERS**

[Aetna](#)  
[AIG](#)  
[Allstate](#)  
[Ameritas](#)  
[AmTrust Financial](#)  
[Best Life](#)  
[Chubb](#)  
[CIG – Capital Insurance Group](#)  
[Cigna](#)  
[Cincinnati](#)  
[Colonial Life](#)  
[Farmers](#)  
[Foremost](#)  
[Hagerty](#)  
[Hanover](#)  
[Healthnet](#)  
[Infinisource](#)  
[Geico](#)  
[Genworth](#)  
[Kaiser Permanente](#)  
[Kemper](#)  
[Liberty Mutual](#)  
[LifeMap](#)  
[Lincoln Financial Group](#)  
[MetLife](#)  
[Moda](#)  
[Mutual of Enumclaw](#)  
[Mutual of Omaha](#)  
[Nationwide](#)  
[Nonprofit Association of Oregon](#)  
[Oregon Mutual](#)  
[PacificSource](#)  
[Principal](#)  
[Progressive](#)  
[Providence](#)  
[Regence](#)  
[Reliance Standard](#)  
[Safeco](#)  
[SAIF](#)  
[The Hartford](#)  
[The Standard](#)  
[Travelers](#)  
[United Healthcare](#)  
[Unum](#)  
[VSP](#)  
[Willamette Dental](#)

