

COVID-19 Resource Center

Independence American Insurance Company's ("IAIC") highest priority is the well-being of our customers, partners and employees. As the coronavirus ("COVID-19") impacts our communities, IAIC remains committed to providing the highest level of service to its customers while ensuring the safety of our employees.

IAIC has a dedicated team in place to monitor developments related to COVID-19 and will provide the necessary updates to our customers and partners. We encourage you to review the guidance issued by the Center for Disease Control and Prevention, and state and local authorities. IAIC is well positioned to continue operations with minimal interruption despite the challenges presented by COVID-19. We are fully-equipped to work remotely to continue to deliver quality and timely policy and claims handling services.

With the ongoing spread of COVID-19 and the incredible speed at which things are changing around us, we are continually adapting our business operations to ensure we meet the need of our clients. We are also monitoring regulatory changes at the federal, state and local levels. Should you have any questions, please contact us at 800-446-1223.

IAIC is taking the following actions in an effort to provide protection and peace of mind to its policyholders during the COVID-19 pandemic:

- We are providing an extended grace period for all policies effective as of April 1, 2020 for 60 days.¹ Policies will not be cancelled for non-payment of premium during this extended grace period. If you are facing financial hardship due to COVID-19 and having difficulty making premium payments, please call your third party administrator to discuss options that may be available to you.
- With respect to Short-term medical policies, IAIC is waiving cost-sharing, including deductibles, copays and coinsurance for COVID-19 diagnostic tests and COVID-19 diagnostic related services, including the related office, emergency or urgent care visit associated with the diagnostic test. All other COVID-19 related services, including treatment, will be covered in accordance with the policy's provisions. Please see the following link for additional information:
https://www.independenceamerican.com/wp-content/uploads/2020/06/IAIC-Takes-ActionExtends-its-policy-Regarding-COVID-Update_July.pdf

If you are a resident of New York, New Jersey or Maine, please see links below for additional information.

- [New York Policyholders](#)
- [New Jersey Policyholders](#)
- [Maine Policyholders](#)

¹ Extended grace period durations may vary by state.