

# **RICARDO LARA**

## **INSURANCE COMMISSIONER**

### **California Department of Insurance**

#### **Senator Anthony Portantino Insurance & Resources for Small Business Tele Town Hall**

**Wednesday, June 10, 2020**

California businesses of all sizes are suffering great losses because of the COVID-19 Pandemic. While we have encountered business interruption questions in the past following wildfires or other disasters, we have seen nothing on this scale – with thousands of businesses closed and drastically reducing payroll. Insurance Commissioner Ricardo Lara in partnership with Senator Anthony Portantino hosted the following small business experts to address issues faced by California's small businesses:

#### **Participants:**

- Senator Anthony Portantino, CA Senate District 25
- California Insurance Commissioner Ricardo Lara
- Ben Raju, Deputy District Director Los Angeles, U.S. Small Business Administration
- Joseph Nicchitta, Director, County of Los Angeles Department of Consumer & Business Affairs

#### **California State Senator Anthony Portantino**

- Senate has created a proposal to help stabilize the rental housing market. Three party agreement between the landlord, tenant and the state of California.
- Also creating a 25 million dollar economic recovery fund outside of the general fund.
- Stay abreast of the budget conversation and stay in contact with your Chambers for more updates.

#### **CA Insurance Commissioner Ricardo Lara**

- To those who are heartbroken about the senseless death of George Floyd and so many others, I am grieving with you. One way that the Department of Insurance is supporting Californians during this time is by ensuring accurate and timely information and services when it comes to the insurance needs of our communities.
- The Community Outreach team and Consumer Services team have already begun reaching out to affected communities lending support and have prepared a helpful fact sheet about insurance resources following the civil unrest. Link to fact sheet: <http://www.insurance.ca.gov/01-consumers/140-catastrophes/CivilUnrest.cfm>
- Before the COVID-19 pandemic and now the civil unrest, one of my longstanding priorities has been the availability and affordability of homeowners' insurance.
- I passed a bill before I left the Senate (SB 824) which created protection from non-renewals in areas where a wildfire has occurred so residents don't lose their coverage.
- This protection was used after more than 16 state fire emergencies were declared in 2019.
- More than one million homes are protected from being non-renewed for a year – that includes areas of Los Angeles and San Bernardino counties. You can see the full list of affected zip codes at our website.

- Wildfires are not going to wait for the COVID-19 crisis to end, and we are seeing a much warmer wildfire season.
- My department is prepared and is working with the Legislature to find solutions to protect you, your homes and your small businesses.

The Department of Insurance has taken a number of steps to help small businesses dealing with the COVID-19 crisis:

- On April 13, Commissioner Lara ordered insurance companies to return a portion of premiums to businesses and drivers affected by the COVID-19 pandemic for March, April, and May.
- The order covers at least six lines of insurance where the risk of loss has fallen as a result of the pandemic.
- As a business owner, you should not have to do anything to receive the refund, and insurance companies must provide this relief as soon as possible.
- This builds on an action Commissioner Lara took last month to request insurance companies give a 60-day grace period for businesses to pay premiums through at least July 14.
- Many insurance companies have honored that request by offering flexibility to consumers and businesses during this national emergency.

Business Interruption Insurance

- Many businesses have looked to their insurance policies for possible coverage.
- Each insurance policy is a legal contract between the business owner and the insurance company -- and since early March we have seen dozens of lawsuits around the country, including California, which concern the interpretation of these policies and whether such policies cover losses due to COVID-19.
- Some insurance companies are denying business interruption claims without a thorough investigation or discouraging you from even filing a claim. That is simply unacceptable.
- On April 14, in response to numerous complaints from businesses, public officials, and other stakeholders, Commissioner Lara required insurance companies to comply with their contracts and California law by fairly investigating all business interruption claims caused by COVID-19 – just as they would for any disaster.

Worker's Compensation Insurance

- It is important to note that it will take some time to see the impact of COVID-19 on our workers' compensation system, which has been another question we have been hearing from business owners.
- Businesses that are closed or have drastically reduced payrolls may see their workers' compensation insurance costs reduced in the short term -- and my orders for premium rebates include worker's compensation insurance for that reason.
- Under the current workers' compensation regulations, payrolls include payments to employees who are furloughed even though they are not working, which means that employers' rates would remain the same

as if those employees were still in the workplace performing their regular duties.

- So, there is a discrepancy there. Also, employers that provide workers with the opportunity to transition from regular work duties to lighter, home-based clerical work are still paying rates based upon the higher job classification.
- To address this unfair situation, two weeks ago, my Department held a hearing to consider proposed emergency regulations, which would make changes intended to reflect the lower risk of worker injury in light of the pandemic.
- I plan to review the proposed regulations and determine whether they are consistent with my overall mandate to reduce premiums to reflect the reduced risk.

### Insurance Fraud

- Be on the lookout for fraud and insurance scams – and report any suspicious activity to the Department of Insurance.
- We have 300 sworn investigators and enforcement personnel, with 9 regional offices – including offices in Commerce and Valencia that serve the Los Angeles County and an office in Rancho Cucamonga that serves San Bernardino County.
- Here are some points for small business owners and managers to keep in mind to help protect your interests as you do business during the uncertainty surrounding COVID-19.
  - Be on the alert for those offering bogus workers' compensation policies. Verify the legitimacy of the selling agent and the policy offered. You can verify the agent's license on our website and contact the insurance company directly to verify the policy.
  - Be on the alert for fraudulent workers' compensation claims by employees that may occur as the result of layoffs or COVID-19 related illness.
- Contact the Department of Insurance via phone at 1-800-927-4357 and through our website – [www.insurance.ca.gov](http://www.insurance.ca.gov) – for assistance with claims

### **Ben Raju, Deputy District Director Los Angeles, The U.S. Small Business Administration (SBA)**

The crisis that we are experiencing is unlike anything else but know the SBA is here to assist. All of the resources that we have are here to be able to make our community achieve and recover their entrepreneurial goals during this COVID-19 process.

SBA has a plethora of resources available mostly known for their loan program which are all still intact during this crisis.

As a direct result of the CARES Act the SBA has available two loans:

- **The Economic Injury Disaster Loan (EIDL)** has the ability to relieve and provide loan funds for any temporary loss of revenue as a direct result of the pandemic. These loan funds (up to \$2 million low interest loan with terms up to 30 years) are available directly through the SBA at [www.sba.gov](http://www.sba.gov). Advance up to \$10,000 available (almost \$1,000 per employee).

**insurance.ca.gov 800.927.4357**

- **Payment protection program (PPP)** is available for small business owners who are suffering as a result of COVID-19: designed to provide incentives to business owners to keep your workers on payroll. SBA will forgive these loans if the employees are kept on payroll for up to eight weeks and the money is used for payroll (75% payroll and 25% for mortgage, rent, interest or utilities). Loan amount up to \$10 million.

Those who have existing SBA loans. SBA has a **debt relief program** that is in place (disaster loan or traditional loan) there is assistance available to where the SBA will pay your premiums and payments for up to six months and/or defer your payments.

- For the traditional loans, your lender will be doing that automatically but don't hesitate to reach out to them directly.
- For the disaster loans, these are being automatically deferred and require no action on your part.
- For those who are looking to expand their business due to high demand in service SBA is covering the cost and the fees for up to six months of those payments. Reach out to your lenders or reach out to our office.

Also loans to expand/grow businesses have reduced all fees and businesses need to apply through lenders. We have a variety of partners and you can find your local assistance centers by accessing our website

<https://www.sba.gov/local-assistance>

- Small Business Development Centers
- SCORE Mentors
- Veterans Business Outreach Centers (VBOC)
- Women's Business Centers

If you have challenges or have questions, please email our office at [lado@sba.gov](mailto:lado@sba.gov).

#### **Joseph Nicchitta, Director, County of Los Angeles Department of Consumer & Business Affairs (DCBA)**

- We have certainly heard a lot from this constituency over the past few months. Unfortunately, the economic impacts of COVID-19 have affected workers and businesses and everyone in between. Although the pandemic is taking a special toll on our small businesses, self-employed individuals and gig workers, the effects are felt from the bottom up.
- Both tenants and landlords struggling to keep up with their rent and mortgages.
- The County is of course aware of the extensive impacts and is doing everything in its power to help place our communities on the path to recovery.
- This will take time and even re-opening the County will be a gradual process, but I wanted to take a few minutes to talk about a few ways the County can help you out in the meantime. I will provide a few websites and numbers at the end to connect you to our resources.
- First, I want to acknowledge that there is a lot of information to navigate as measures are being added or are changing. For this reason, DCBA opened the L.A. County Disaster Help Center, a one-stop shop for businesses, workers, tenants and landlords. Our staff is available to assist you with the latest guidance and connect you to local, state and federal resources.
- That leads me to my second point. The Board of Supervisors has established several protections through executive orders to provide commercial tenants relief.

- This includes the County's eviction moratorium, which is effective until June 30, unless extended. The moratorium is designed to prevent residential and commercial tenants, and mobilehome space renters, from being displaced or evicted if they can't pay rent because of a COVID-19 related hardship.
- The moratorium protects renters from evictions and also standardizes the way tenants must give notice to their landlords and prevent anyone from requiring something different.
- Which by the way, DCBA has developed a self-certification form that tenants can fill out to provide their landlords if they're unable to pay their rent. Small businesses with 9 or fewer employees can use the self-certification without providing additional supporting documentation. Businesses with at least 10, but not more than 100 employees may also use this form but are required to provide documentation to support their financial hardship. This form is up on our [rent.lacounty.gov](https://rent.lacounty.gov) website.
- These rules prohibit landlords from imposing new pass-throughs during the moratorium, or charging late fees, interest, and any related charges for the unpaid rent during the repayment period.
- It's important to understand that this is **not** a waiver of rent. Once the moratorium has been lifted, commercial tenants will be given 6-12 months to repay any past due rent.
  - Commercial tenants with 9 or fewer employees have 12 months to repay
  - Commercial tenants with at least 10, but less than 100 employees have 6 months to repay
- These protections apply to all commercial tenants in LA County with a few exceptions:
  - Businesses who are multi-national, publicly traded, or have more than 100 employees; or
  - If you're in a city that has their own commercial eviction protections. Cities that have their own commercial eviction moratoriums include, Monrovia, South Pasadena, Pasadena, Glendale, and Burbank. If you need assistance figuring this out, DCBA counselors can help you identify what protections cover your location.
- If you're a commercial tenant and you're unable to pay rent, take the following steps:
  - Find out which moratorium protects you. You can reach out DCBA if you're not sure.
  - Notify your landlord as soon as possible that you can't pay your rent. The County's rules specify this must be done within 7 days of rent being due unless extenuating circumstances exist.
  - Try to work with your landlord to reach a resolution. If you're able to pay some of your rent, we recommend that you do to reduce the amount that will need to be paid back once the moratorium is lifted.
- For landlords and tenants, establishing a payment plan for back rent, DCBA has adapted our mediation program to support both parties in this process and provide neutral, facilitated discussions between landlords and tenants.
- The last point I'd like to discuss is regarding our expanded Foreclosure Prevention Services. Our department recently expanded our services to help property owners impacted by COVID-19 and to prevent misinformation surrounding the foreclosure process.
- Everyone's situation is likely to be different. However, our team can counsel property owners based on the term of his or her loan and provide information on the foreclosure process, loss mitigation options, and ultimately assist them with communicating with their lender and exploring all available options.

- If you're a commercial tenant and you have questions about your eviction protections, you can call our Rent Stabilization Program at **833-223-RENT (7368)**.
- If you have questions or want information about financial resources available to you or to learn more about our Foreclosure Prevention Services, please contact our Disaster Help Center at **(833) 238-4450**
- You can also visit the Help Center website for all of our resources: <https://lacountyhelpcenter.org/>

## **Questions and Answers**

**1. As a landlord of a small building with 6 stores, I have not received full rent from any of my renters for the last few months. Now they are just starting to open they have to make up the late rents. I'm not sure that all 6 of my renters will be able to catch up. In the meantime, I also have to make the mortgage payments. So in six months, either I will be in foreclosure and or I have to evict my tenants. Is there something else I can do now to stop this from happening?**

**Director Nicchitta:** The landlord should consider the Dispute Resolution program the DCBA offers. Have a dialogue with your tenant and try to establish a repayment plan but if you need help the mediators of this program is available to assist. DCBA also offers a Foreclosure Prevention service for landlords with 15 or fewer tenants available that can help negotiate with their lender. Go to <https://lacountyhelpcenter.org/> to access all of the programs. Also should consider federal disaster relief programs like EIDL offered by SBA.

**2. I paid my insurance and understood it included business interruption coverage, why isn't loss of business due to the COVID 19 pandemic covered?**

**Commissioner Ricardo Lara:** The first thing to know is that not all policies are the same. We would need to look at the specific policy to better understand what coverages and exclusions you have.

If you have Business Interruption coverage, but your insurance company is telling you that these losses are not covered due to exclusions in your policy, we recommend that you file a formal claim with your insurance company and start creating that paper trail.

Insurance companies are legally required to fairly investigate your claim and formally respond back to you with their coverage decision and the reason for any denials they may make.

**Deputy Commissioner Tony Cignarale:** While it is more complicated than this, many commercial policies have exclusions for loss due to contamination by virus and similar perils.

Many policies also require that your loss be caused by direct physical damage or loss to the insured property that results from a cause covered by the policy. These conditions and exclusions do create hurdles to obtaining coverage.

However, as Commissioner Lara mentioned we would need to see the entire policy as well as the circumstances applicable to your loss event to know what conditions or exclusion may or may not exist for a particular business.

If a business has not filed a formal claim, it should do so immediately. If the business has filed a formal claim and that claim has been denied, we recommend you to file a "Request for Assistance" with CDI at 1 (800) 927-4357 or through our website [www.insurance.ca.gov](http://www.insurance.ca.gov)



We will look at the facts of the claim, the policy provisions, and contact the insurance company if we determine there is an issue with their determination.

While it is true that many commercial policies have provisions that may exclude coverage for business interruption under the circumstances, the CDI will review the claim to ensure that your insurer is properly investigating your claim and following all laws and the provisions in your contract.

**3. I would like to know how the SBA loans will need to be paid back (not the initial \$1000/employee payment but the actual loans). The terms on the SBA site (30 Years at an Interest Rate of 3.75%). Is different than what I see when I read about it online (in articles sourcing the SBA). I would like to know specifically which expenses (if any) will be forgiven.**

**Deputy District Director Raju:** Terms for 30 years at 3.75% is referencing EIDL loan program. 2.75% for non-profits. These are loans. Loans for businesses to meet financial obligations and operating costs that could have been met had the pandemic not happened.

PPP with loan amount up to \$10 million with 1% rate can be forgivable. If they use 75% of the loan for payroll and 25% for rent, mortgage, and utilities. Can be deferred up to 6 months.

EIDL loans are not forgivable. Only the advance of up to \$10,000, average of \$1,000 per employee can be forgivable. Up to 30 years to repay, can be deferred up to 12 months.

Leverage one of the lenders, resource partners or our office for more assistance. Email us at [lado@sba.gov](mailto:lado@sba.gov)

**4. With the current unrest throughout neighboring communities, business want to know if damage to their business property and inventory by riots and looting is covered by insurance?**

**Commissioner Lara:** Standard commercial policies typically include coverage for physical loss or damage to the insured property resulting from looting, vandalism, or riots.

Whether a specific loss will be covered depends on the actual language in the policy and any coverage exclusions that may apply.

It is important to check your specific insurance policy for the following coverages:

- Vandalism and Malicious Mischief: These both involve willful destruction of property and are closely related.
- Riot and Civil Commotion: These both involve a revolt by a group of people in a public place – a civil commotion is similar to a riot but involves a greater number of people. Insurance policies often list these together.
- Business Income Coverage: This covers your loss of income when you have to suspend operations, and typically is triggered by a direct physical loss from a covered peril in your policy, such as a fire.
- Civil Authority Coverage: Business income coverage will typically include civil authority coverage, which protects your loss of income if a civil authority prohibits access to your business, such as a local government order. Businesses that have this coverage and are forced to limit their hours or suspend operations during rioting, vandalism or civil commotion may be covered after an initial waiting period.

- Glass Coverage: Many commercial policies cover glass breakage. But we have seen some companies requiring separate glass coverage, that is added to the policy by endorsement for an additional premium.

I also want to mention two other coverages.

- Auto coverage: Damage to a personal vehicle because of riot or civil commotion is covered under the comprehensive portion of your policy.
- Homeowners and renters' coverage: A standard homeowners and renters' policy will cover all the perils I mentioned – riots, civil commotion, vandalism or malicious mischief. If you have a California FAIR Plan policy – the insurer of last resort in California – these coverages are optional, so you need to verify that you purchased them.

If you are wondering whether to file a claim, I urge you to contact the agent or company who sold you the policy. You should face no consequences for inquiring about a claim – such as losing a claims free discount. You need to make the decision that is best for you.

If you are not satisfied with the answers you get or have other questions, please contact us at 1 (800) 927-4357 or through our website at: [www.insurance.ca.gov](http://www.insurance.ca.gov).

#### **5. We've heard conflicting information regarding the EIDL \$10,000 advance. Is it or is it not forgivable?**

**Deputy District Director Raju:** Yes, the advance of approximately \$1,000 per employee up to \$10,000 of the EIDL program is forgivable. Any advance portion of the EIDL loan is forgivable and you will not have to pay that back. Even if you are offered the loan and decide not to accept the EIDL loan, you will not have to pay back the advance you have received.

#### **6. My business is not considered essential, but I am continuing to employ workers and pay my workers' compensation insurance. Can worker's comp insurance companies exclude COVID-19 from their coverage, whether or not they are considered essential businesses?**

**Commissioner Lara:** Workers compensation insurers cannot exclude COVID-19 from their coverage. All workers affected by COVID-19 on the job are eligible for workers' compensation benefits – whether or not they are considered essential services. This includes workers engaged in front-line occupations such as health care, emergency services, food production, sales, and delivery, among others.

Workers' compensation also applies to undocumented workers. In 2015, when I was in the California State Senate, I authored SB 623, which was signed by the Governor, that expanded protections for undocumented workers in the event they are injured on the job, even if their employer does not carry workers' compensation insurance as required by law.

I issued a notice to insurance companies on April 6 to remind insurance companies about these existing legal protections for undocumented workers.

Governor Gavin Newsom signed an executive order creating a presumption that a worker contracted COVID-19 while on the job if the worker is diagnosed with COVID-19 or tests positive within 14 days of performing a labor or service at a place of work.

That order applies to all workers, whether or not they are deemed "essential."

The Governor's action will help people recover and get back to work, and give peace of mind to those who are keeping our economy going as we take steps to reopen the state.



But I have to say for our business owners, this is a **rebuttable presumption**, meaning that employers will have a chance to prove that the illness is not work-related.

The presumption will stay in place for 60 days from the date of the executive order.

**Alec Stone, Legal:** If you are injured or become sick on the job, immediately report the injury to your employer. Your employer will notify the insurance carrier to ensure you are properly covered for your illness or injury.

If you have questions regarding the identity of your employer's insurance carrier, call the Workers' Compensation Insurance Rating Bureau at 1-888-229-2472 or visit their website at [www.caworkcompcoverage.com](http://www.caworkcompcoverage.com).

**7. I own a small ice cream shop. I have been able to defer my rent but that is ending and I now have to make up the rent. I can't see how with the new in-store restrictions, I'm going to sell enough ice cream to catch up. What is going to happen in six months when I haven't been able to make all the late rent payments?**

- **Director Nicchitta:** Assuming County moratorium rules apply here and you have 9 or fewer employees as of March 4th, you will have 12 months to repay the back rent. No schedule of how much per month to repay. If you need to access capital or grant opportunities or other financial resources, please call us at **(833) 238-4450**.

Open a dialogue with your landlord sooner than later. If you need help with Mediation, contact our disaster help center at <https://lacountyhelpcenter.org/> to help come up with a common sense repayment plan that works for both you and the landlord. Evicting small business tenants will not be a good financial strategy for most landlords at this time so there is room to negotiate.

**8. You issued a bulletin requiring insurance companies to refund premiums -- will that be for my total monthly payment and when will I get that?**

**Commissioner Lara:** I ordered premium refunds because for many people the risk of accident or loss is much lower due to the statewide stay-at-home order. We are seeing:

- Fewer accidents or injuries on the road
- Falling business payroll and receipts
- Reductions in liability exposure due to the temporary closure of many businesses

Premium reductions and refunds should reflect that.

The risk has not gone away completely – but my Department will be watching to make sure that the amount insurance companies are returning is adequate, and they are not short-changing you.

**Alec Stone, Legal:** The amount you get back will vary by company and policy.

In many cases the credit, reduction or refund will be a percentage of your premiums for March, April and May as these stay at home rules continue.

This will not be a 100% refund of your premium; the reductions will be tied to the change in risk during the months Californians are subject to “stay at home” orders.

We have already seen a number of insurance companies announce premium refunds, reductions and credits.

Commissioner Lara's bulletin directed all insurers to make an initial premium refund to all adversely impacted California policyholders as soon as possible, but no later than 120 days from the date of the bulletin (which will be August 11, 2020). This directive applies to the following lines of insurance:

- Private passenger automobile insurance
- Commercial automobile insurance
- Workers' compensation insurance
- Commercial multi-peril insurance
- Commercial liability insurance
- Medical malpractice insurance
- Any other line of coverage where the measures of risk have become substantially overstated as a result of the pandemic.

Commissioner Lara's bulletin was one of the few among all states to include premium refunds for commercial lines, rather than just personal auto.

Recognizing the unique nature of each insurer's policyholder base and insurance coverage offered, we directed each insurance company to propose the best way to immediately return premium to policyholders. We also directed each insurer to report back to the Department how each insurer will fulfill this directive within 60 days (or by June 12, 2020).

Persons who have not received premium relief in spite of a reduction in the covered risks under a policy are strongly encouraged to contact their insurance company. If you are not satisfied with the answers you get or have other questions, please contact us at 1 (800) 927-4357 or through our website at: [www.insurance.ca.gov](http://www.insurance.ca.gov). There are strong indicators that the risk of accidents has fallen sharply due to Governor Newsom's stay at home orders.

Commissioner Lara has also requested an extended grace period to pay your premium. If you are having trouble paying your premium, contact your insurance company and inquire about the Commissioner's grace period notice.

**9. How can micro sole proprietor businesses, such as barbers, tour guides, nail salons, gardeners, etc. without any employees get federal financial assistance?**

**Deputy District Director Raju:** Sole proprietors, whether you have employees or not are small businesses. Apply! You are eligible to apply for both the PPP and EIDL programs. Reach out to our office to fully understand and fully leverage all of the resources available to you. Email us at [lado@sba.gov](mailto:lado@sba.gov).

**PPP deadline is June 30, 2020**

**10. Some have said that health insurance rates may go up by up to 40% in 2021. Can you speak on these claims?**

**insurance.ca.gov 800.927.4357**

**Commissioner Lara:** The data about a 40% increase in health insurance rates came from a report by Covered California – our state’s insurance exchange.

But COVID-19 is causing a lot of uncertainty -- we don't yet know what is going to happen for employers. Actuaries for health insurers are currently developing their assumptions regarding impact for their 2021 rates, and will likely price their products to reflect this uncertainty.

One thing is that we do not anticipate unexpected windfalls in terms of reduced claims, over the long term, as a result of COVID-19

Yes -- there has been a substantial decrease in necessary, but elective procedures (such as heart surgery and cancer surgery) during the pandemic, in part in response to the need to focus hospital resources on developing capacity for the treatment of COVID-19 patients. As a consequence, hospitals are experiencing a substantial decrease in revenue.

Many of these procedures may be deferred to a later time – so claims for these procedures may come in a wave later. The relative percentage of delayed vs. cancelled procedures is yet another COVID-19 uncertainty.

Also, because of delay in necessary, but elective, procedures, morbidity is expected to increase. This is something I have seen with our undocumented and vulnerable communities – where putting off care leads to tragic results.

Patients who do eventually present for care will be sicker with, for example, more advanced cancer. So, this will probably result in greater, more expensive claims in the future.

Because of job losses related to the COVID-19 situation, we expect to see some shifts from employer-based coverage to COBRA or the individual market.

I supported Covered California’s declaration of a special enrollment period to facilitate the ability of Californians who have lost their job to enroll in individual coverage through Covered California. More than 84,000 Californians have enrolled through Covered California since the exchange announced its COVID-19 special enrollment period.

Depending on their income, they may receive substantial subsidies to make health insurance affordable during this difficult time.

It’s also important for Californians to remember that, if their income is substantially reduced, they may qualify for low-cost or no-cost Medi-Cal coverage. Their eligibility for such coverage will be determined during the Covered California online enrollment process.

My Department has taken some actions to address health costs for consumers:

- One of my first actions in response to the crisis was to eliminate cost-sharing for COVID-19 testing on March 5 -- Governor Gavin Newsom and I directed insurance companies to eliminate co-pays, deductibles and other costs related to screening and testing for COVID-19. As we expand testing and get people back to work that will be increasingly important.
- On March 30, I directed health insurance companies to increase telehealth access for consumers. Health insurance companies must continue to provide access to medically necessary care

and California policyholders should be able to access medically necessary health care without physically visiting their provider in person, when clinically appropriate.

- I think telehealth is here to stay – and this is going to be a good thing for employers and workers alike. And telehealth can keep our medical offices working while reducing risks to front-line workers and to patients. There are strong indicators that the risk of accidents has fallen sharply due to Governor Newsom's stay at home orders.

## **Resources**

### **Senator Anthony Portantino Contact Information:**

- Glendale District Office Phone: (818) 409-0400
- Website: <https://sd25.senate.ca.gov/>

### **CA Insurance Commissioner Ricardo Lara and the Department of Insurance Contact information:**

- Phone: 800-927-4357
- Website: [www.insurance.ca.gov](http://www.insurance.ca.gov)
- Link: <http://www.insurance.ca.gov/01-consumers/140-catastrophes/Coronavirus.cfm>

### **Ben Raju, The U.S. Small Business Administration (SBA) Los Angeles District Office Contact Information:**

- LA Office Phone: (213) 634-3855
- LA Office Website: [www.sba.gov/ca/la](http://www.sba.gov/ca/la)
- Email: [lado@sba.gov](mailto:lado@sba.gov)
- Twitter @SBA\_LosAngeles

### **Joseph Nicchitta, County of Los Angeles Department of Consumer & Business Affairs (DCBA) Contact Information:**

- DCBA Website: <https://dcba.lacounty.gov/small-business-services/>
- Main Telephone Number: (800) 593-8222; (213) 974-1452

- Disaster Help Center Website: <https://lacountyhelpcenter.org/>
- Phone: (833) 238-4450, weekdays from 8 a.m. – 4:30 p.m. and Saturdays TBA
- Email: [disasterhelpcenter@lacounty.gov](mailto:disasterhelpcenter@lacounty.gov)
- Rent Stabilization Program at 833-223-RENT (7368) call if questions about eviction protection