

MELICK & PORTER, LLP COVID-19 MEMO:

Melick & Porter, LLP provides you with the below update regarding the impact of COVID-19 on issues relating to insurance in the United States. The below is not meant to be all-inclusive, but provides an overview as to the trends in the United States. If you have any questions regarding any of the updates below, please do not hesitate to contact us.

SUMMARY OF IMPORTANT LEGISLATION AND EMERGENCY ORDERS AND DIRECTIVES:

Below we provide an overview as to the types of legislative actions that have been occurring, both on a federal and state level:

- In the U.S., [388 million vaccine doses](#) have been administered. In the last week, an average of 748,943 vaccine doses per day were administered.
- The [Biden administration](#) announced a commitment to ending hunger and malnutrition and building sustainable resilient food systems during an address to the United Nations General Assembly.
- [President Biden](#) convened heads of state and leaders from international organizations, the private sector, philanthropies, non-government organizations, and other partners for the Global COVID-19 Summit: Ending the Pandemic and Building Back Better.
 - The president called on leaders to elevate global ambitions to end the pandemic through vaccinations, solving the oxygen crisis, and preparing all countries to establish a sustainable health security financing mechanism.
- The [FDA](#) amended the emergency use authorization for the Pfizer-BioNTech COVID-19 vaccine to allow use of a single booster dose to be administered at least six months after completion.
 - The booster dose is recommended for individuals 65 years of age and older, individuals at high-risk for severe COVID-19, and individuals whose frequent or occupational exposure puts them at high-risk of serious complications.
- According to a report published by the [Department of Health and Human Services](#), about 10% of the American population remain unvaccinated due to barriers to both getting the shot and accessing information regarding the vaccines.
- According to the [CDC](#), the number of Americans receiving their first dose of the COVID-19 vaccine has dropped to the lowest numbers since mid-July.
 - The slowdown is partly because an estimated 55% of Americans are fully vaccinated, while about 64% have received at least one dose.

- [Boston Children's Hospital](#) is collecting data for federal studies on children who contracted COVID-19 and as a result ended up with Multisystem Inflammatory Syndrome in children (MIS-C).
 - MIS-C is a condition where different body parts become enflamed including the heart, lungs, kidneys, brain, skin, eyes, or gastrointestinal organs.
- A study published by [U.S. Census Bureau](#) suggests the drop in births seen during the pandemic may have turned a corner as births started rebounding last March.
- At least three promising anti-viral [medications](#) for COVID-19 are being tested in clinical trials with expected results as soon as late fall or winter.
- [Preliminary research](#) found that even mild cases of COVID-19 leave a mark on the brain. Researchers in the UK found marked differences in gray matter between those who had been diagnosed with COVID-19 and those who had not.
- Effective May 29, 2021, [Massachusetts](#) lifted all COVID-19 industry restrictions. Face coverings are still required while using public and private transportation as well as in facilities housing vulnerable populations.
 - [Boston's](#) mask mandate for indoor public settings took effect on August 27, 2021.
 - The new mandate does include exemptions for places of worship including churches, temples, and synagogues, though acting Mayor Kim Janey's administration strongly urges faith communities to wear masks indoors.
- [New Hampshire](#) released Universal Best Practices which replaced all existing "Safer at Home 2.0" business operations guidance put in place in March 2020.
 - [Governor Chris Sununu](#) closed both the State Emergency Operations Center and Joint Information Center on June 30, 2021. Ongoing pandemic operations transitioned to the New Hampshire Department of Health and Human Services.
- [Maine](#) lifted all capacity limits and physical distancing requirements in outdoor and indoor settings, individuals who are not vaccinated are urged to continue wearing face masks.
 - [Governor Janet Mills](#) ended Maine's State of Civil Emergency on June 30, 2021.
 - The [Mills administration](#) announced that the state of Maine will follow CDC updated face covering guidelines. York and Piscataquis counties have "substantial" levels of community transmission at this time.
 - The [Mills administration](#) announced that it will begin enforcement of its COVID-19 vaccination requirement for health care workers on October 29, 2021, providing an additional month for healthcare works to complete their vaccination protocol.

- As of May 19, 2021, all [Connecticut](#) business sector rules enacted to prevent the spread of COVID-19 have been lifted with the exception of certain mask requirements.
 - Effective August 5, 2021, Connecticut municipal leaders have the option of requiring masks to be worn in indoor public places within their respective towns and cities, regardless of vaccination status.

INSURANCE AND COVERAGE RELATED NEWS AND ORDERS/LEGISLATION:

Below we provide an update as to regulations, news, and litigation specifically related to insurance and potential coverage.

- According to the [FBI](#), con artists are using the COVID-19 pandemic to perpetrate multiple fraud varieties. One example is the marketing of fraudulent COVID-19 antibody tests for the purpose of amassing personal information, which is used for ID theft and insurance related schemes.
- In the [United Kingdom](#), the Financial Conduct Authority announced that 27,248 out of 42,308 businesses that had COVID-19 business interruption claims accepted by their insurers had received at least an interim payout totaling more than \$1.4 billion.

BUSINESS AND COMMERCE NEWS AND LEGISLATION RELATED TO COVID-19:

Below we discuss news regarding the economic impact of COVID-19 and measures being taken to address that.

- The [SBA](#) reached a milestone as its Paycheck Protection Program, Direct Borrower Forgiveness Portal recorded its one millionth PPP forgiveness application for borrowers seeking forgiveness for loans of \$150,000 or less.
- The [SBA](#) announced that the agency delivered more than \$110 million disaster rescue funds to small businesses, homeowners, renters, and nonprofit organizations recovering from damages caused by Hurricane Ida.
- The [IRS](#) has awarded new contracts to three private-sector collection agencies for collection of overdue tax debts.
- The [IRS](#) introduced a new webpage that provides information to taxpayers whose large refunds are subject to further review by the Joint Committee on Taxation (JCT or Joint Committee).
- Massachusetts opened all industries with no restrictions on May 29, 2021. Learn more about reopening Massachusetts here: <https://www.mass.gov/info-details/reopening-massachusetts>

LITIGATION/CIVIL JUSTICE SYSTEM UPDATES AND ORDERS:

Below we, highlight additional judicial orders and trends related to the COVID-19 pandemic.

- As of May 18, 2021, All [New Hampshire](#) courts clerks' offices in all courts and committees' offices are open to the public. Face coverings are not required; though unvaccinated individuals are urged to wear a mask.
- Beginning June 1, 2021, the [Connecticut](#) Judicial Branch resumed summoning jurors to courthouses throughout the state to restart the jury trial process. No person is permitted to enter a Judicial Branch courthouse or facility without a face covering. All Judicial Branch Law Libraries reopened to patrons on June 16, 2021.
- Effective August 16, 2021, members of the public, regardless of vaccination status, must wear an approved face mask while inside a [Maine](#) courthouse or other Judicial Branch facility.
- Effective July 12, 2021, [Massachusetts](#) lifted all capacity limits and restrictions on jury trials. On July 1, 2021, the Supreme Judicial Court passed two orders that rolled back or amended COVID-19 era policies. All participants, regardless of vaccination status, will be required to wear a mask and some proceedings will continue to take place remotely.
- State Guidance on Foreclosure proceedings:
 - Connecticut
<https://portal.ct.gov/-/media/Office-of-the-Governor/Executive-Orders/Lamont-Executive-Orders/Executive-Order-No-10A.pdf>
 - Rhode Island
<https://www.courts.ri.gov/Courts/SupremeCourt/SupremeExecOrders/20-12.pdf>
 - Massachusetts
[COVID-19 Eviction Information / Reliance on CDC Federal Moratorium through 06.30.2021](#)
 - New Hampshire
<https://courts-state-nh-us.libguides.com/evictions>