

## **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., [306 million vaccine doses](#) have been administered. In the last week, an average of 1.14 million vaccine doses per day were administered.
- The [Biden administration](#) announced Child Tax Credit Awareness Day to be held on June 21, 2021 to ensure parents know about the American Rescue Plan's expansion of the Child Tax Credit.
  - Child Tax Credit Awareness Day will encourage elected officials, organizations that fight for children, and faith-based organizations to help low-income families use a new sign-up tool to help give their children a lifeline out of poverty.
  - The administration also released guidance for two additional elements of the American Rescue Plan that will support families: \$15 billion for the Child Care and Development Block Grant, and six months of extended support for small and midsize employers offering paid sick and family leave through the Paid Leave Tax Credit.
- [President Biden](#) announced the U.S. will purchase and donate half a billion Pfizer vaccines to 92 low and lower middle-income countries and the African Union.
- [President Biden](#) and the G7 announced action plans to end the global pandemic including accelerating vaccination of vulnerable populations, providing PPE and emergency supplies, boosting global supply, and transforming disease surveillance and early warning.
- The [CDC](#) will hold an emergency meeting of its advisors on June 18, 2021 to discuss rare but higher than expected reports of heart inflammation following doses of mRNA based Pfizer and Moderna vaccines.
  - The CDC has identified 226 reports that meet the agency's "working case definition" of myocarditis and pericarditis following the shot.

- Local [health professionals](#) in Boston created the [Vaccine Equity Planner](#) to help public health officials identify the nation’s “vaccine deserts” – a place where a person would have to drive more than 15 minutes to get a vaccine shot.
  - Creators of the Vaccine Equity Planner estimate that about 10% of the U.S. population live in a vaccine desert.
- A new [study](#) revealed the Johnson & Johnson [vaccine](#) does protect against widespread variants. The study found that while variants may evade the neutralizing antibody response, other responses help the body fight off the virus.
- The number of Massachusetts communities at [high risk](#) for COVID-19 has dropped for the eighth consecutive week, 0 communities were in the red zone, according to [state data](#).
- 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.
  - Governor Charles Baker will end the Massachusetts State of Emergency on June 15, 2021.
- [New Hampshire](#) released Universal Best Practices which replaced all existing “Safer at Home 2.0” business operations guidance put in place in March 2020.
  - New Hampshire [Governor](#) Chris Sununu renewed the State of Emergency Declaration for 14 days to allow the legislature to take up various critical emergency orders that have brought flexibility throughout the pandemic.
- [Maine](#) lifted all capacity limits and physical distancing requirements in outdoor and indoor settings, except where people are eating or drinking such as indoor restaurants and bars. Face coverings must be worn in public indoor settings.
- 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.

## **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.

- [Class action lawsuits](#) reached a fever pitch during the past year, with [insurance](#) cases involving business interruption accounting for 21% of COVID-19 related litigation.
  - During 2020, spending on class action litigation grew at a rate more than double that of other litigation spending, reaching a record \$2.9 billion.

- The period of [strict lockdown](#) offered a troubling perspective at the differences in privilege between high and low-income earners. While white collar workers were able to move to home offices, lower wage face to face service sectors such as retail, gastronomy, and tourism experienced high unemployment.

## **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](#) recognized the Office of Surety Guarantees award winners for their continued work to help small contracting businesses acquire surety bonds.
- The [IRS](#) started sending letters to more than 36 million Americans who may be eligible to receive monthly Child Tax Credit payments starting in July.
- The [IRS](#), Department of Treasury, and Bureau of the Fiscal Service announced that more than 2.3 million additional Economic Impact Payments have been disbursed.
  - More than 169 million payments totaling approximately \$395 billion have been made since the March 12, 2021 rollout.
- 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.
- [Maine](#) began phase I of reopening the courts on June 1, 2021. Any person entering a courthouse must wear an approved face covering and social distancing measures must be observed. The courts will be open to the public from 8:00 AM to 4:00 PM Monday-Friday.
- 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>