

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., [315 million vaccine doses](#) have been administered. In the last week, an average of 1.33 million vaccine doses per day were administered.
- President [Biden](#) signed S. 475 the “Juneteenth National Independence Day Act” into law which designates Juneteenth National Independence Day as a legal public holiday.
- The [Biden](#) administration announced the release of the first-ever [National Strategy](#) for Countering Domestic Terrorism to address America’s national security and improve the federal government’s response time.
- The [CDC](#) has declared the variant of COVID-19 first detected in India a variant of concern, meaning it poses a significant threat to those who are not vaccinated. The [variant](#) has been reported in more than 80 countries, according to the World Health Organization.
- The [Biden](#) administration announced a \$3.2 billion plan to build the country’s supply of antiviral drugs to treat COVID-19 and future viral threats.
 - The plan, called the [Antiviral Program for Pandemics](#), will spur clinical trials, and manufacturing of promising treatments for COVID-19 with the goal of gaining authorization from the FDA for antivirals and making them available to the public within a year.
- The U.S. has agreed to buy an additional [200 million doses](#) of the COVID-19 vaccine from Moderna, planning for the possibility that Americans could need booster shots for the vaccine.
- The [Massachusetts](#) state of emergency ended on June 15, 2021. Governor Charlie Baker signed a bill into law extending certain policies, including permitting restaurants to sell to-go cocktails through May 2022, special permits for outdoor dining, and permitting virtual municipal meetings.
- Governor [Charlie Baker](#) announced a new “Mass VaxMillions” lottery, offering fully vaccinated residents the chance to win one of five \$1 million payouts or \$300,000 college

scholarships. Beginning July 1, 2021 any Massachusetts resident who is fully vaccinated will become eligible to register for the giveaway on the state's website.

- 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.
- [New Hampshire](#) released Universal Best Practices which replaced all existing "Safer at Home 2.0" business operations guidance put in place in March 2020.
- [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.

- The [Supreme Court](#) dismissed a challenge to the Affordable Care Act that will leave the Obama era law intact. The [justices](#) turned away from a challenge from Republican-led states and the former Trump administration which urged justices to block the entire law.
- The [Department of Justice](#) filed a civil antitrust lawsuit against Aon's proposed \$30 billion acquisition of Willis Towers Watson arguing that the merger of two of the "Big Three" global insurance brokers could harm competition and raise prices.
 - The deal could also harm innovation for American businesses, employers, and unions that rely on both companies' services.

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](#) announced that non-profit organizations and private sector firms are now eligible to compete for funding up to \$500,000 to deliver federal procurement training to veteran and service-disabled veteran entrepreneurs.
- The [IRS](#) posted two new separate sets of frequently-asked-questions to assist families and small and mid-sized employers in claiming credits under the American Rescue Plan.

- The [IRS and the Treasury Department](#) unveiled an online non-filer sign up tool designed to help eligible families who don't normally file tax returns register for the monthly Advance Child Tax Credit payments.
- 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.
- [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>