

## **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., [354 million vaccine doses](#) have been administered. In the last week, an average of 681,816 vaccine doses per day were administered.
- The [Biden administration](#) announced millions of dollars in the American Rescue Plan funding are available to improve the health of rural communities.
  - The funding will help rural hospitals stay open, improve care provided in rural communities, and improve access to healthcare.
- The [Department of Defense](#) announced they will require the COVID-19 vaccine to the list of required vaccinations for service members not later than mid-September.
- [President Biden and the U.S. Department of Education](#) announced a final extension of the pause on student loan repayment, interest, and collections until January 31, 2022.
- The [FDA](#) authorized COVID-19 vaccine booster shots for people with weakened immune systems.
  - Such individuals include cancer and HIV patients, who in general do not produce an adequate immune response after receiving two doses of a vaccine.
- The [CDC](#) recommended that pregnant people be vaccinated against COVID-19, updating its advice after it found no increased risk of miscarriage among those who have been immunized.
- [Dr. Anthony Fauci](#) announced the FDA will likely give full approval to the COVID-19 vaccine by the month's end, and predicted the potential move will spur a wave of vaccine mandates in the private sector as well as schools and universities.
- Eight [states](#), many of which have lagged behind the national average for vaccinations, have COVID-19 patients that account for at least 15% of overall hospitalizations.

- Of all COVID-19 hospitalizations, these eight states', Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, Nevada, and Texas, combined totals account for approximately 51% of patients, though the states account for only 24% of the population.
- Associate Supreme Court Justice, [Amy Coney Barrett](#), rejected a plea from a group of Indiana University students to stop the university's requirement that all students be vaccinated against COVID-19.
- 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.
  - In light of increasing case numbers and CDC guidance, three of [Boston's](#) biggest art museums, the Museum of Fine Arts, the Isabella Stewart Gardner Museum, and the Institute of Contemporary Art, and the New England Aquarium announced they will require face coverings for all visitors.
- [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 face covering requirement for indoor pre-k-12 schools and child care facilities also ended 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 require all health care workers to be vaccinated against COVID-19.
- 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.

- The [U.S. construction](#) market is stronger than ever. According to the National Association of Home Builders, construction in suburban areas and small cities experienced a 15% increase over the past year.
  - Additionally, a huge migration of people from areas like New York and California to Texas, Arizona, Colorado, and Tennessee have made these areas competitive and construction projects are in overdrive to keep up with demand.

## **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 it will host a live online panel session to celebrate Rural Entrepreneurship with rural-owned small businesses as they share their small business stories and how they utilized SBA and U.S. Department of Agriculture (USDA) resources and economic aid during the pandemic.
- The [SBA](#) announced a call to all eligible Shuttered Venue Operations Grant (SVOG) applicants seeking economic aid for live entertainment small businesses, nonprofits, and venues. Applications will be accepted until August 20, 2021.
- The [IRS](#) announced it is providing transition relief to certain employers claiming the Work Opportunity Tax Credit. The WOTC is a federal income tax credit available to employers that hire certified members of certain groups specified in the Internal Revenue Code who face significant barriers to employment.
- The [IRS](#) warned tax professionals to beware of evolving phishing scams that use various pandemic-related themes to steal client data.
- 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 July 1, 2021, individuals who are fully vaccinated are not required to wear face masks in [Maine](#) Judicial Branch facilities. Any individual who is not vaccinated must wear an approved face mask.
- 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>