

**State of New Jersey Department of Banking and Insurance  
BULLETIN NO. 20-19**

**USE OF TELEMEDICINE AND TELEHEALTH DURING THE COVID-19 PANDEMIC  
PERSONAL INJURY PROTECTION COVERAGE**

[https://www.nj.gov/dobi/bulletins/blt20\\_19.pdf](https://www.nj.gov/dobi/bulletins/blt20_19.pdf)

In accordance with Bulletin No. 20-19, Esurance encourages the use of telemedicine and telehealth by our network providers wherever possible and clinically appropriate to diagnose and treat PIP injuries during the ongoing public health emergency to minimize exposure of provider staff and patients.

Reimbursement for treatment encompasses telehealth services, including telephone only services, that are given by a provider in any manner that is appropriate and in alignment with the approach of Bulletin No. 20-19.

Please access the NJ DOBI link above for more details.