

PAYER TELEHEALTH TABLE: COMMERCIAL & MEDICARE ADVANTAGE PLANS

Updated: 4/15/2020

COMMERICAL & MA	AETNA	BCBSNC	CIGNA	HUMANA	UHC
Are expanded telehealth services offered for COVID-19 related services?	YES > Aetna policy	YES	YES	YES >Including Virtual check-ins and E-visits	YES
Is telehealth also covered for other medically necessary services?	YES >Aetna has expanded coverage to include list of different codes that should be appended with a GT or 95 modifier >Some codes require an audiovisual connection	YES >For fully insured (group and individual), HDHP, SHP (except drug benefit), and MA (including Experience Health) >For FEP, visit this link	YES >Providers can perform services for commercial members in a virtual setting and bill as if performed face-to-face >Includes OT, PT, ST	YES >With in-network providers >Must be medically necessary >Member Cost-shared waived >For new and established patients	<u>YES</u> UHC will reimburse for services that are: >Recognized by CMS or AMA and appended by GT, GQ, or 95 modifier > Including PT,OT,ST
Are Virtual Check-ins and E-Visits (e-visit) covered?	YES	<u>YES</u> >Established patients: Use 99421-99423 or G2061-G2063 with POS 02 >New patients: Use unlisted CPT 99499, -GT modifier, and POS 02 >G2012 is covered for all lines of business	YES	YES >Establish patients >G2010, G2012, 99421-99423, G2061-G2063	YES >Through patient portal >Same requirements as virtual visits >Use 99421-99423 or G2061-G2063, as applicable

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Will telephonic (audio-only) be reimbursed?	YES >For acute E/M care services (general med and behavioral require audiovisual)	YES >Use CR Modifier and POS 02	YES >Using G2012 >Append GQ modifier	YES >Provided through real-time interactive audio	YES >Except if denoted otherwise such as with PT/OT/ST
Will reimbursement be paid in parity?	YES	<u>YES</u> >For MA, follow CMS guidance and use POS 11,22,19 with -95 modifier	YES	YES	Based on national reimbursement determinations and contracted rates *Coding/Billing Guidance
Is member cost-sharing waived for telehealth services?	YES >For all general medical, behavioral, and dermatologic visits	>Only for COVID-19 related services until June 1, 2020 >For all other telehealth services, follow the member's benefit plan	>Only for COVID-19 related visits >Will apply to all other visits per benefit plan	YES >Waived for COVID-19 related services, regardless of provider network status >Waived for ALL other medically necessary telehealth services provided by a participating/in-network provider	YES >For all <u>in-network</u> medical, outpatient behavioral and PT/OT/ST until June 18th >For in-network & out-of-network COVID-19 related telehealth visits until national emergency is over
Must be a participating provider to be reimbursed?	YES	NO	Not specified	YES, however... >Humana will cover out-of-network telehealth claims related to COVID-19	YES, however... >COVID-19 related telehealth visits will be covered for in- and out-of-network providers
Patient must be an established patient?	NO	NO	NO	Following CMS guidance	NO >Not during this time of a public health emergency

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Who are the eligible providers to provide telehealth services?	Aetna is following CMS' guidelines on eligible providers, which include: MD, NP, PA, Nurse-Midwife, CNS, RD, LCSW, CRNA, and Clinical psychologist	Providers performing and billing telehealth services must be eligible to independently perform and bill the equivalent face to face service in NC	Mid-level practitioners (e.g., PAs and NPs) can also provide services virtually using the same guidance. Reimbursement will be consistent as though they performed the service in a face-to-face setting.	Both participating/in-network primary and specialty providers can render care using telehealth services, provided that CMS and state-specific guidelines are followed	UHC is following CMS' guidelines on eligible providers, which include: MD, NP, PA, Nurse-Midwife, CNS, RD, LCSW, CRNA, and Clinical psychologist
What Place of Service (POS) should be used?	As you would an in-office visit	Place of Service (POS) code 02 for all telehealth services EXCEPT with MA beneficiaries >For MA, follow CMS guidance and use POS 11,22,19 with -95 modifier	Per <u>Cigna</u> , you should bill the POS that you typical would for a face-to-face visit.	Use what you normally would for a telehealth visit	Use POS that you would if it were an in-person visit *Coding Guidance Info
Will the originating site requirement be waived?	YES	YES	YES	YES	YES
Are referrals required?	Not specified >Suggest following the member's benefit plan	Not specified >Suggest following the member's benefit plan	Not specified >Suggest following the member's benefit plan	It is encouraged to go through PCP for care coordination	>Not for primary care visits >Follow benefit plan guidelines for specialty visits
What are the HIPAA compliant options to provide telehealth services?	Aetna is following OCR guidance during this public health emergency	BCBSNC is following OCR guidance during this public health emergency	Cigna is following OCR guidance during this public health emergency	Humana is following OCR guidance during this public health emergency	UHC is following OCR guidance during this public health emergency

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What is the timeframe for these temporary changes?	Effective March 25, 2020 through June 4, 2020	Effective March 6, 2020 and will be reevaluated every 30 days *(currently extended to 5/5/20)	Effective March 17th through May 31, 2020	Effective March 6, 2020 until further notice	Effective March 25th through June 18, 2020
What lines of service do these changes apply?	>Commercial > Medicare Advantage	>Commercial >State Health Plan >Medicare Advantage	>Commercial > Medicare Advantage	>Commercial >Medicare Advantage	>Commercial >Medicare Advantage
Where can the expanded telehealth services information be found?	Aetna telehealth information Q&A Telemedicine policy	BCBSNC updated telehealth policy Q&A COVID-19 Provider Page	Cigna's virtual care information	Humana telehealth guidance FAQs COVID-19 Provider Page	UHC telehealth information COVID-19 Provider Info
Are telehealth services covered for behavioral health visits at this time?	Yes, please check out this link for specific information	BCBSNC Behavioral Health Info	Cigna behavioral telehealth guidance	Behavioral health is covered (in FAQs)	UHC Optum Behavioral Health Info

ADDITIONAL RESOURCES:

CMS Information for Medicare:

<https://www.cms.gov/newsroom/fact-sheets/medicare-telemedicine-health-care-provider-fact-sheet>

<https://edit.cms.gov/files/document/medicare-telehealth-frequently-asked-questions-faqs-31720.pdf>

<https://www.cms.gov/About-CMS/Agency-Information/EPRO/Current-Emergencies/Current-Emergencies-page>

NC Medicaid:

<https://medicaid.ncdhhs.gov/about-us/coronavirus-disease-2019-covid-19-and-nc-medicare/covid-19-telehealth>

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