## PAYER TELEHEALTH TABLE: COMMERCIAL & MEDICARE ADVANTAGE PLANS

**Updated: 8/06/2020**

**Disclaimer:** The information listed here was updated per the date on the page header. Information is changing and updating rapidly so please check Payer websites for most updated information.

<table>
<thead>
<tr>
<th><strong>COMMERCIAL &amp; MA</strong></th>
<th><strong>AETNA</strong></th>
<th><strong>BCBSNC</strong></th>
<th><strong>CIGNA</strong></th>
<th><strong>HUMANA</strong></th>
<th><strong>UHC</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Are expanded telehealth services offered for COVID-19 related services?</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>Is telehealth also covered for other medically necessary services?</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>Are Virtual Check-ins and E-Visits (e-visit) covered?</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
</tbody>
</table>

### AETNA
- *Aetna policy (7/9/20)* *Please check Availity for most-up-to-date policy*

### BCBSNC
- YES
- >Refer to policy for more detailed information

### CIGNA
- YES
- >Refer to policy for more detailed information

### HUMANA
- YES
- >With in-network providers

### UHC
- YES
- UHC will reimburse for services that are:
  >Recognized by CMS or AMA and appended by GT, GQ, or 95 modifier as applicable
  >Including PT, OT, ST

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**Commercial**
- Codes recognized by CMS and AMA and appended with applicable modifier
  >E-Visits: 99421-99423 or G2061-G2063, as applicable
  >Virtual Check-ins: HCPCS G2010 and G2012

**Commercial**
- Establish patients
  >G2010, G2012, 99421-99423, G2061-G2063
<table>
<thead>
<tr>
<th>Will telephonic (audio-only) be reimbursed?</th>
<th>AETNA</th>
<th>BCBSNC</th>
<th>CIGNA</th>
<th>HUMANA</th>
<th>UHC</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Commercial): For acute E/M care services, as well as some behavioral health services. (For specialty, most gen. med, and some behavioral health still require audiovisual).</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>(MA): Medicare allows for a limited number of codes to be delivered via telephone-only</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Will reimbursement be paid in parity?</th>
<th>AETNA</th>
<th>BCBSNC</th>
<th>CIGNA</th>
<th>HUMANA</th>
<th>UHC</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Is member cost-sharing waived for telehealth services?</th>
<th>AETNA</th>
<th>BCBSNC</th>
<th>CIGNA</th>
<th>HUMANA</th>
<th>UHC</th>
</tr>
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<tbody>
<tr>
<td>Limited to: (Commercial) Through Sept. 30, 2020: Mental and behavioral health counseling visits for covered in-network telemedicine visits (MA) Through Sept. 30, 2020: In-network primary care and specialists telemedicine visits</td>
<td>YES, only for COVID-19 related visits</td>
<td>&gt;Only for COVID-19 related visits through at least October 31, 2020</td>
<td>&gt;For all other telehealth services, follow the member’s benefit plan</td>
<td>&gt;Will apply to all other visits per benefit plan</td>
<td>YES</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Must be a participating provider to be reimbursed?</th>
<th>AETNA</th>
<th>BCBSNC</th>
<th>CIGNA</th>
<th>HUMANA</th>
<th>UHC</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>NO</td>
<td>Not specified</td>
<td>YES</td>
<td>YES, however...</td>
<td>YES</td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th>Patient must be an established patient?</th>
<th>NO</th>
<th>NO</th>
<th>NO</th>
<th>NO</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>COMMERCIAL &amp; MA</strong></td>
<td>AETNA</td>
<td>BCBSNC</td>
<td>CIGNA</td>
<td>HUMANA</td>
<td>UHC</td>
</tr>
<tr>
<td>Who are the eligible providers to provide telehealth services?</td>
<td>Aetna is following CMS’ guidelines on eligible providers, which include: MD, NP, PA, Nurse-Midwife, CNS, RD, LCSW, CRNA, and Clinical psychologist</td>
<td>Any contracted provider who typically sees the patients in person for services which can be provided virtually through telehealth is allowed per our Reimbursement Policy.</td>
<td>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.</td>
<td>Both participating/in-network primary and specialty providers can render care using telehealth services, provided that CMS and state-specific guidelines are followed</td>
<td>UHC is following CMS’ guidelines on eligible providers, which include: MD, NP, PA, Nurse-Midwife, CNS, RD, LCSW, CRNA, and Clinical psychologist</td>
</tr>
<tr>
<td>What Place of Service (POS) should be used?</td>
<td>As you would an in-office visit &gt; (Non-facility/Commercial) POS 02 with GT or 95 modifier &gt; (MA) POS 02 or POS 11 or POS equal to in-person, with 95 modifier</td>
<td>&gt;Non-Facility: Place of Service (POS) code 02 for all telehealth services &gt;Facility: Use POS that would be used if face-to-face visit, except with MA beneficiaries. &gt;For MA, follow CMS guidance</td>
<td>Per Cigna, you should bill the POS that you typical would for a face-to-face visit. &gt;Follow CMS guidance for MA and review MA link below</td>
<td>Use what you normally would for a telehealth visit</td>
<td>Use POS that you would if it were an in-person visit &quot;Coding Guidance Info&quot;</td>
</tr>
<tr>
<td>Will the originating site requirement be waived?</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>Are referrals required?</td>
<td>Not specified &gt;Suggest following the member’s benefit plan</td>
<td>Not specified &gt;Suggest following the member’s benefit plan</td>
<td>Not specified &gt;Suggest following the member’s benefit plan</td>
<td>It is encouraged to go through PCP for care coordination</td>
<td>&gt;Not for primary care visits &gt;Follow benefit plan guidelines for specialty visits</td>
</tr>
</tbody>
</table>

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*Updated: 8/06/2020*

#### 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

#### What is the timeframe for these temporary changes?
- **Effective through December 31, 2020**
  - *This does not apply to cost-sharing, please see the cost-share info box above*
- **Effective March 6, 2020 through December 31, 2020**
  - *This timeline applies to telehealth reimbursement for providers.*
- **Effective through December 31, 2020**
- **Effective through September 30, 2020**
  - *For in-network providers only*

#### Commercial & MA

<table>
<thead>
<tr>
<th>Line of Service</th>
<th>Aetna</th>
<th>BCBSNC</th>
<th>Cigna</th>
<th>Humana</th>
<th>UHC</th>
</tr>
</thead>
<tbody>
<tr>
<td>&gt;Commercial &gt;Medicare Advantage</td>
<td>&gt;Full Insured (Ind. and grp) &gt;HDHP &gt;State Health Plan (except drug benefit) &gt;Medicare Advantage (incl. Experience Health) &gt;FEP, visit link &gt;For IPP, use the contact information on the back of the patient’s card to verify benefits.</td>
<td>&gt;Commercial &gt;Medicare Advantage</td>
<td>&gt;Commercial &gt;Medicare Advantage</td>
<td>&gt;Commercial &gt;Medicare Advantage</td>
<td></td>
</tr>
</tbody>
</table>

#### Where can the expanded telehealth services information be found?
- **Aetna telehealth information**
- **Telemedicine policy**
- **Cross NC Telehealth details and coding guidance COVID-19 Provider Page**
- **Cigna’s virtual care information**
- **Humana telehealth guidance FAQs**
- **https://www.humana.com/provider/telehealth-faq**
- **COVID-19 Provider Page**
- **UHC telehealth information COVID-19 Provider Info**

#### Are telehealth services covered for
- **YES**
- **YES *any covered***
- **YES Cigna behavioral telehealth guidance**
- **YES *Behavioral health is covered (in FAQs)**
- **YES**

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### ADDITIONAL RESOURCES:

**CMS Information for Medicare:**


**NC Medicaid:**


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