

COVID-19 Payer Telehealth Coverage and Requirements

	Aetna	BCBSTX	Cigna	UHC
Announcements	Telehealth Toolkit for General Practitioners 3/20/20			
	Texas Medical Board			
	TMB Waiver for Chronic Pain patients Granted by Governor Abbott 3.19.20 Texas Disaster Declaration for COVID-19 temporarily allows the use of telephone-only encounters to establish a physician-patient relationship. This may be used for diagnosis, treatment, ordering of tests, and prescribing for all conditions.			
	TDI.Texas insurers waiving cost-sharing			
	Aetna COVID Providers FAQ	BCBS Waives Cost Sharing for COVID	Cigna COVID Billing Guidance 3/17/20	UHC COVID-19 Provider Resource
Date of update	3.19.2020	3.20.20	3.17.2020	3.19.2020
Virtual Visits	Synchronous or Asynchronous including audio - only, text only email message, fax	Synchronous expanded to audio-only Paid the same as in office visits	Virtual visit both audio and video	Per benefit plan for non COVID-19 both audio and video. Paid the same as office visit
COVID-19 Testing	Waived cost sharing for COVID-19 related testing and visits for commercial, Medicare, Medicare Advantage, Medicaid, self insured plans.	Waived cost sharing for COVID-19 related testing and visits for fully insured members.	Waived cost sharing for COVID-19 testing and visits until 5/31 (3/17/20) Includes self-funded plans.	Waived cost sharing for COVID-19 related testing and visits for fully insured comprehensive Commercial, Medicare Advantage, and Medicaid.
Originating Site	Patient's Residence			

CPT Requirements	Maintain complete, accurate records determined by including start and end times for telemedicine or telehealth services.	Maintain complete, accurate records determined by including start and end times for telemedicine or telehealth services.	Cigna policy references to not bill until April 6th for COVID related cases bill with G2012 and POS 11 and Non COVID related billed with 99421 POS 11 and no modifier. We are reaching out to provider relations as this violates Texas parity laws.	Maintain complete, accurate records determined by including start and end times for telemedicine or telehealth services.
CPT Codes	CPT codes recognized by CMS	CPT codes recognized by CMS	Pending (see comment above)	CPT codes recognized by CMS
POS and Modifiers	POS 02 modifier 95	POS 02 modifier 95	POS 11	POS 02 modifier 95

Resources	
CMS.gov Medicare Telemedicine Health Care Provider Fact Sheet	Medicaid.gov
Covered Telehealth Services	Texas Medicaid Provider Procedures Manual
Privacy Guidelines Waived	Texas TeleMedicine Statutes
CMS Chart	Diagnosis Guidelines
Texas Medical Association	Consent Forms
Medicare Learning Network	AHIMA Coding Guidelines
MGMA Telehealth Guidelines	CMS.gov current emergencies page
CDC	-

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		Medicare, Medicaid and Medicare Advantage
Announcements		Telehealth Toolkit for General Practitioners 3/20/20
		Governor Abbott Waives Certain Regulations For Telemedicine Care in Texas 3/17/20
		E & M visits, mental health counseling, preventive health screenings, office, a hospital & other visits that usually occur in person. Interactive audio and video telecommunication system that permits real-time communication between the distant site and the patient at home.
Virtual Visits	Telehealth Visits	<p>Effective 3/6/ 20 and for the duration of the COVID-19 emergency, doctors and other health care providers can use telehealth services to treat COVID-19 (<i>and for other medically reasonable purposes</i>) from offices, hospitals, and places of residence (like homes, nursing homes, and assisted living facilities). Coinsurance and deductibles apply.</p> <p>Same as in-person visits and are paid at the same rate as regular, in-person visits.</p> <p>Professional services furnished to beneficiaries in all areas of the country in all settings.</p> <p>Services furnished to beneficiaries in any healthcare facility and in their home.</p> <p>Medicare coinsurance and deductible would generally apply to these services. however, the HHS OIG is providing flexibility for healthcare providers to <i>reduce or waive cost-sharing</i> for telehealth visits paid by federal healthcare programs.</p> <p>To the extent the 1135 waiver requires an established relationship, HHS will not conduct audits to ensure that such a prior relationship existed for claims submitted during this public health emergency.</p> <p>New or established patients</p> <p>*99201-99215 (office or other outpatient visits)</p> <p>*G0425-G0427 (telehealth consultations, emergency department or initial inpatient)</p> <p>*G0406-G0408 (follow-up inpatient telehealth consultations furnished to beneficiaries in hospitals or SNFs)</p>
	Virtual Check Ins	<p>Established relationship with the patient.</p> <p>Not limited to only rural settings or certain locations.</p> <p>Individual services need to be agreed to by the patient.</p> <p>HCPCS code G2012: 5-10 min. brief communication technology-based service provided to an established patient, not originating from a related e/m service provided within the previous 7 days nor leading to an e/m service or procedure within the next 24 hours or soonest available appointment.</p> <p>HCPCS code G2010: Remote evaluation of recorded video and/or images submitted by an established patient (e.g., store and forward), including interpretation with follow-up with the patient within 24 business hours, not originating from a related e/m service provided within the previous 7 days nor leading to an e/m service or procedure within the next 24 hours or soonest available appointment.</p> <p>Methods: Phone, audio/visit, secure text message, email, patient portal</p>

		<p>COVID-19 - Virtual check-ins can be used for treatment from anywhere, including places of residence. Cost sharing would apply</p>
	<p>E-Visits</p>	<p>Established patient. No geographic or location restrictions for these visits. Patients communicate using online patient portals. Individual services need to be initiated by the patient. Services billed using CPT codes 99421-99423 and HCPCS codes G2061-G2063, as applicable. Coinsurance and deductible would generally apply to these services. COVID-19 - Virtual check-ins can be used for treatment from anywhere, including places of residence.</p>
<p>Telehealth CPT Codes</p>	<p>HCPCS/CPT Codes</p>	
<p>Cost Sharing</p>	<p>Waived cost sharing</p>	

Non COVID-19 Payer Telehealth Coverage and Requirements

	Aetna	BCBSTX	Cigna	UHC	Healthcare Highways	
Date of update	3.12.2020	3.19.20	3.16.2020	3.19.2020	Awaiting information	
Virtual Visits	Synchronous	Plan specific codes		Per benefit plan		
Application				Must be HIPAA compliant Audio & visual		
CPT Requirements	CPT Codes	Copays and Cost sharing per member plan Providers must be in network				
Modifiers	95	95				
POS	P02					

Resources	Texas Medical Board	<p>TMB Waiver for Chronic Pain patients Granted by Governor Abbott 3.19.20</p> <p>Texas Disaster Declaration for COVID-19 temporarily allows the use of telephone-only encounters to establish a physician-patient relationship. This may be used for diagnosis, treatment, ordering of tests, and prescribing for all conditions.</p>				
	CDC					