

# PAYER TELEHEALTH TABLE: COMMERCIAL & MEDICARE ADVANTAGE PLANS

Updated: 4/6/2020

COMMERICAL & MA	AETNA	BCBSNC	CIGNA	HUMANA	UHC
<b>Are expanded telehealth services offered for COVID-19 related services?</b>	YES > <a href="#">Aetna policy</a>	YES >For Commercial, SHP, and MA	YES	YES >Including Virtual check-ins and E-visits	YES
<b>Is telehealth also covered for other medically necessary services?</b>	YES >Aetna has expanded coverage to include <a href="#">list</a> of different codes that should be appended with a GT or 95 modifier >Some codes require an audiovisual connection	YES >For Commercial, SHP, and MA  >For FEP, visit this <a href="#">link</a>	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 > <a href="#">Including PT,OT,ST</a>
<b>Are Virtual Check-ins and E-Visits (e-visit) covered?</b>	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 >For COVID-19 related encounters, add -CR modifier to the above coding criteria	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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<b>Will telephonic (audio-only) be reimbursed?</b>	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
<b>Will reimbursement be paid in parity?</b>	YES	<u>YES</u>	YES	YES	Based on national reimbursement determinations and contracted rates <a href="#">*Coding/Billing Guidance</a>
<b>Is member cost-sharing waived for telehealth services?</b>	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, <b>regardless</b> of provider network status  >Waived for ALL other medically necessary telehealth services provided by a <b>participating/in-network provider</b>	YES >For all <u>in-network</u> medical, outpatient behavioral and PT/OT/ST <b>until June 18th</b>  >For in-network & out-of-network COVID-19 related testing-related telehealth visits <b>until national emergency is over</b>
<b>Must be a participating provider to be reimbursed?</b>	YES	YES	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
<b>Patient must be an established patient?</b>	NO	NO	NO	Following CMS guidance	NO >Not during this time of a public health emergency

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<b>Who are the eligible providers to provide telehealth services?</b>	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
<b>What Place of Service (POS) should be used?</b>	As you would an in-office visit	Place of Service (POS) <b>code 02</b> for all telehealth services	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 <a href="#">*Coding Guidance Info</a>
<b>Will the originating site requirement be waived?</b>	YES	YES	YES	YES	YES
<b>Are referrals required?</b>	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
<b>What are the HIPAA compliant options to provide telehealth services?</b>	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
<b>What is the timeframe for these temporary changes?</b>	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

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<b>What lines of service do these changes apply?</b>	>Commercial > <a href="#">Medicare Advantage</a>	>Commercial >State Health Plan >Medicare Advantage	>Commercial > <a href="#">Medicare Advantage</a>	>Commercial >Medicare Advantage	>Commercial >Medicare Advantage
<b>Where can the expanded telehealth services information be found?</b>	<a href="#">Aetna telehealth information</a>  <a href="#">Q&amp;A</a>  <a href="#">Telemedicine policy</a>	<a href="#">BCBSNC updated telehealth policy</a>  <a href="#">Q&amp;A</a>  <a href="#">COVID-19 Provider Page</a>	<a href="#">Cigna's virtual care information</a>	<a href="#">Humana telehealth guidance</a>  <a href="#">FAQs</a>  <a href="#">COVID-19 Provider Page</a>	<a href="#">UHC telehealth information</a>  <a href="#">COVID-19 Provider Info</a>
<b>Are telehealth services covered for behavioral health visits at this time?</b>	Yes, please check out this <a href="#">link</a> for specific information	BCBSNC Behavioral Health <a href="#">Info</a>	<a href="#">Cigna behavioral telehealth guidance</a>	Behavioral health is covered (in FAQs)	<a href="#">UHC Optum Behavioral Health Info</a>

## **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/Emergency/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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