



## **Payer Updates and Resources: COVID-19 (Coronavirus)**

<b>Payer</b>	<b>Notes</b>
<b>Aetna</b>	<p><b><u>Updated September 25, 2020</u></b></p> <ul style="list-style-type: none"> <li>• Aetna’s liberalized coverage of Commercial telemedicine services, as described in its telemedicine policy, will now extend through <b>December 31, 2020</b>.</li> <li>• Through <b>December 31, 2020</b>, Aetna is waiving cost shares for all Medicare Advantage plan members for in-network primary care and specialist telehealth visits, including outpatient behavioral and mental health counseling.</li> <li>• Through <b>December 31, 2020</b>, Aetna will extend all cost-sharing waivers for covered in-network telemedicine visits for outpatient behavioral and mental health counseling services.</li> <li>• For commercial members, non-facility telemedicine claims must use POS 02 with the GT or 95 modifier. For Medicare members use POS 02 or POS 11 along with the 95 modifier. Claims will be paid at the same rate as a face to face visit.</li> <li>• Aetna reimburses all providers for telemedicine at the same rate as in-person visits, including behavioral services, except for some telephone-only services. Codes 99441-99443 are now set to equal 99212-99214.</li> <li>• Aetna will cover appropriate evaluation and management codes with a wellness diagnosis for those visits done via telehealth.</li> </ul>
<b>Anthem</b>	<p><b><u>Updated September 18, 2020</u></b></p> <ul style="list-style-type: none"> <li>• Through <b>December 31, 2020</b>, Anthem’s affiliated health plans will waive member cost-shares for telehealth visits from in-network providers, including visits for behavioral health.</li> <li>• Through <b>December 31, 2020</b>, Anthem’s affiliated health plans will cover telehealth and telephonic-only visits with in-network providers.</li> <li>• Submit telehealth services with POS 02 and either GT or 95 modifier.</li> </ul>
<b>Cigna</b>	<p><b><u>Updated August 27, 2020</u></b></p> <ul style="list-style-type: none"> <li>• Through <b>October 31, 2020</b>, Cigna will waive member cost-shares.</li> <li>• Through <b>December 31, 2020</b>, Cigna will allow providers to bill standard face to face visits for all virtual care services, including those not related to COVID-19.</li> <li>• Providers should bill using a face-to-face code with the typical POS and either GQ, GT, or 95 modifier. Providers will be reimbursed with their typical rates. <ul style="list-style-type: none"> <li>○ <i>Billing POS 02 may result in a reduced payment or denied claim due to Cigna’s current system limitations.</i></li> </ul> </li> <li>• Cigna will not make any requirements regarding the type of technology used for virtual care.</li> </ul>

<p><b>Humana</b></p>	<p><b><u>Updated June 30, 2020</u></b></p> <ul style="list-style-type: none"> <li>• Humana will extend cost-sharing waivers through <b>December 31, 2020</b> for individual and group Medicare Advantage members. This waiver applies to audio and video telehealth visits with all participating/in-network providers, including primary care, behavioral health, and other specialist providers.</li> <li>• Humana will increase rates for the Medicare fee schedule and other fee schedules that are based on current Medicare allowable amounts, for telephone E/M services. Providers should bill the procedure codes that most accurately describe the services that they provided.</li> </ul>
<p><b>Medicare</b></p>	<ul style="list-style-type: none"> <li>• Medicare (Novitas) will keep COVID-19 related telehealth changes in place for the “duration of the Public Health Emergency” for services rendered on or after March 1<sup>st</sup>, 2020.</li> <li>• Information from CMS is updated regularly, and timelines will reflect the most recent updates.</li> <li>• You will find the COVID-19 FAQ for Medicare Billing <a href="#">here</a>.</li> </ul>
<p><b>Medicaid</b></p>	<ul style="list-style-type: none"> <li>• Health First Colorado (Medicaid) will keep COVID-19 related telehealth changes in place for the duration of the PHE.</li> <li>• Services can be provided between a member and a distant site provider when a member is in their home or other location of their choice. Additionally, the distant provider may participate in the telemedicine interaction from any appropriate location.</li> <li>• All Health First Colorado members qualify for telehealth, whether they live in rural or urban areas.</li> </ul>
<p><b>RMHP</b></p>	<p><b><u>Updated June 19, 2020</u></b></p> <ul style="list-style-type: none"> <li>• Through <b>September 30, 2020</b>, RMHP will waive cost-sharing for in-network, non-COVID-19 telehealth visits for all members.</li> <li>• Through <b>September 30, 2020</b>, RMHP will waive the CMS and state-based originating site restrictions. Providers will be able to bill for telehealth services performed while the patient is at home.</li> <li>• Telehealth services will be reimbursed based on reimbursement determinations, policies, and contracted rates as outlined in the provider’s participation agreement.</li> </ul>
<p><b>UHC</b></p>	<p><b><u>Updated September 28, 2020</u></b></p> <ul style="list-style-type: none"> <li>• Through <b>December 31, 2020</b>, UHC will waive member cost share for <u>non-COVID-19</u> related telehealth services.</li> <li>• Through <b>December 31, 2020</b>, UHC will waive member cost share for COVID-19 related telehealth services.</li> <li>• UHC will reimburse providers for telehealth services at their contracted rate for in-person services. UHC will reimburse all codes on the CMS Covered Telehealth Services list during the national public health emergency.</li> </ul>

## **Payer Telemedicine Resources:**

**Aetna** – [COVID-19: Telemedicine FAQs](#)

**Anthem** – [Information from Anthem for Care Providers about COVID-19](#)

**Cigna** – [Cigna’s Response to COVID-19](#)

**Humana** – [Provider Resources for COVID-19](#)

**Medicare (Novitas)** – [Coronavirus COVID-19 Information](#)

**Health First Colorado** – [Telemedicine Provider Information](#)

**Rocky Mountain Health Plans** – [Telehealth FAQs for Providers](#)

**UnitedHealthcare** – [COVID-19 Information & Resources](#)

## **Additional resources:**

**Senate Bill 20-212: Reimbursement for Health Care Services Provided through Telehealth**

[https://leg.colorado.gov/sites/default/files/2020a\\_212\\_signed.pdf](https://leg.colorado.gov/sites/default/files/2020a_212_signed.pdf)

**AMA Announces new CPT Codes as COVID-19 advancements expand**

<https://www.ama-assn.org/press-center/press-releases/ama-announces-new-cpt-codes-covid-19-advancements-expand>

**CMS List of Covered Telehealth Services**

[Covered Telehealth Services for PHE for the COVID-19 pandemic, effective March 1, 2020 - Updated 04/30/2020 \(ZIP\)](#)

**Colorado Department of Public Health & Environment (CDPHE)**

<https://covid19.colorado.gov/>

**US Department of Health & Human Services – Telehealth**

<https://www.hhs.gov/hipaa/for-professionals/special-topics/emergency-preparedness/notification-enforcement-discretion-telehealth/index.html>

**Centers for Disease Control and Prevention – Coronavirus (COVID-19)**

<https://www.cdc.gov/coronavirus/2019-nCoV/index.html>