**POLICY TIMELINES PAYMENT FOR TELEHEALTH (Both audio-video and audio only)**

**4/6/20**

It has been a major challenge to keep up with policies. This is in part because payers may have a delay in posting policies after a regulatory change or a public announcement. Even more significant is the posting of policy that is retroactive. The main part of a policy may be stable but a provision regarding cost sharing for one product line of a company may change. Modifier use may change. It is advisable to let the settlement determine cost sharing because of that.

The OHIC regulates fully insured commercial insurance, i.e. self-insured, Medicare Advantage and Medicaid are not required to follow OHIC bulletins. CVS as an employer, insured by Aetna is an example of a plan that is not regulated by OHIC. Even the State of RI as an employer does not need to follow OHIC, but many plans do for consistency.

We presume all plans will follow the regulations that apply to them and all Medicaid contractors follow Medicaid rules. Medicare Advantage plans must closely match Medicare and as these are benefit decisions will have to at least match Medicare, but how any of this is enforced by a specific date, is less certain. As of today, most Medicare Advantage plans are providing better payment/coding than traditional Medicare.

Payer grids provide additional details of codes, modifiers etc., that were based on the best information on a given date.

Cost share guidance applies to care provided via telemedicine (video or telephone only). Face-to-face visits reimbursed the same as pre-COVID-19.

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| **RI State law 27-81-3** requires parity for real time audio-video and in-person services 2016 | |
| **Medicare** 2019 Covers Virtual Check In, Interprofessional Consults; 2020 Covers On- line Digital | |
| **OHIC Bulletin** 3/13/20 Requires coverage of PCP 99211, 99212 audio only and BH audio only | |
| **OHIC Bulletin** 3/20/20 Requires coverage of any service that can be appropriately audio-video or audio only to be the same as in person. | |
| **Medicaid** 3/18/20 Covers audio-video, audio only (broad list of services) same as in-person and requires all Medicaid managed care to do the same | |
| **Medicare** 3/17/20 eliminates originating site rules (i.e. can be provided to patient anywhere) and allows HIPAA non-compliant methods (e.g. Facetime and Skype) | |
| **Medicare** 3/30/20 All services that are audio-video are treated the same as in-person at full rate using Modifier 95 and the site of service used for a face-to-face encounter; covers CPT telephone codes; changes teaching physician rules. **All retro to 3/1/20.** | |
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| Medicare | Telephone Only:   * Dates of Service up until 2/29/20:   + G2012   + No modifier   + 11 Place of Service * Dates of Service 3/1/20\* through end of PHE   + G2012; 99441-99443; 98986-98988   + No modifier   + 11 Place of Service   Audio AND Video:   * Dates of Service up until 3/17/20   + Originating rules apply, virtually impossible to be reimbursed; but changed 3/30 retro to 3/1 (see below) * Dates of Service 3/18/20-3/30/20   + Guidance was to use either GT or no modifier at all with a 02 Place of Service   + Changed 3/30/20 retro to 3/1/20 as outlined below * Dates of Service 3/1/20\* through end of PHE   + All services treated as if they were provided face-to-face   + 95 Modifier   + Place of service used if a face-to-face encounter   \* Policy changes on 3/30 retro to 3/1. |
| **BCBSRI** | Telephone Only:   * Dates of Service: 3/5/20 to 3/17/20 Allow 99211 or 99212 audio only by PCP and MH services; CR modifier; no cost share 99211, 99212 * Dates of Service: 3/16/20-3/17/20 99211/99212 telephone policy expanded to other specialties * Dates of Service 3/18/20 through end of executive order:   + All appropriate services treated the same audio-video or audio only for all provider types   + No member cost share (i.e. 100% of allowable paid directly to the provider) for audio-video and audio only. In person retains cost share   + CR modifier (GT for out of state Blue Cross Plans)   + 02 Place of Service   Audio AND Video:   * Dates of Service: 1/1/19-3/17/20 – Follow standard telemedicine policy: * Standard member cost-share applies * Limited to 99201-99205 and 99211-99215 and psych and nutritional therapy codes * GT modifier * 02 Place of Service * Dates of Service 3/18/20 through end of executive order:   + All appropriate services treated the same audio-video or audio only for all provider types   + No member cost share (i.e. 100% of allowable paid directly to the provider) for audio-video. In-person retains cost share. |
| **RI MEDICAID (fee for service)** | * 3/18/20 Covers audio-video, audio only (broad list of services) same as in-person and requires all Medicaid managed care to do the same |
| **NHPRI** | Telephone Only:   * Dates of Service 3/9/20-3/17/20 all product lines excluding EFP   + PCP Only   + Limited to codes 99211 and 99212   + CR modifier   + 02 Place of Service   + No member cost share for commercial products * Dates of Service 3/18/20 through end of executive order:   + All appropriate services treated the same audio-video or audio only for all provider types   + CR modifier   + 02 Place of Service   No member cost share\*  Audio AND Video:   * Dates of Service prior to 3/18/20:   + All appropriate services   + Originating rules apply for Integrity product   + 95 modifier   + 02 Place of Service   + Member cost share for Commercial products * Dates of Service 3/18/20 through end of executive order:   + All appropriate services treated the same audio-video or audio only for all provider types   + CR modifier   + 02 Place of Service   + No member cost share\*   \* Policy originally waived cost-share on 99211 and 99212 and was changed retro to 3/18/20 on 3/26/20 retro to eliminated cost sharing on all codes. |
| **UNITED** | Telephone Only:   * Dates of Service prior to 3/18/20:   + G2012   + No modifier   + 11 Place of Service * Dates of service 3/18/20-3/30/20:   + All appropriate codes Commercial and Medicaid; G2012 for Medicare   + GT modifier   + 02 Place of Service   + Member cost share applies * Dates of service 3/30/20 through end of executive order:   + All appropriate codes, all products   + No modifier * Site of service used for a face-to-face encounter * No member cost share   Audio AND Video:   * Dates of Service prior to 3/18/20:   + Originating site rules apply, virtually impossible to be reimbursed * Dates of service 3/18/20-3/30/20:   + All appropriate codes   + GT or 95 modifier   + 02 Place of Service   + Member cost share applies * Dates of service 3/30/20 through end of executive order:   + All appropriate codes   + GT modifier * Site of service used for a face-to-face encounter * No member cost share   **Policies and timelines very difficult to follow since website does not maintain historical policies.** |
| **AETNA** | Telephone Only:   * 3/6/20 Press Release that seems to indicate audio only will be covered same as in-person and audio-video and all cost sharing will be waived, but still awaiting final sign off.   Audio AND Video:   * Dates of service 3/6/20 through end of executive order:   + All appropriate service   + GT or 95 modifier   + Place of Service 02 * RI regulations never explicitly addressed. |
| **Tufts** | Telephone Only:   * Dates of Service 3/6/2020 through end of executive order:   + All appropriate service   + GT or 95 modifier   + Place of Service 02   Audio AND Video:   * Dates of Service 3/6/2020 through end of executive order:   + Services covered to 100%, as compared to 80% prior to 3/6/20   + All appropriate service   + GT or 95 modifier   + Place of Service 02 |