

Telehealth cost sharing waivers for General Telehealth
As of 03/24/2020

Payor	Telehealth	Co-pay	Link
Medicare	Under this new waiver, Medicare can pay for office, hospital, and other visits furnished via telehealth across the country and including in patient's places of residence starting March 6, 2020.	Additionally, the HHS Office of Inspector General (OIG) is providing flexibility for healthcare providers to reduce or waive cost-sharing for telehealth visits paid by federal healthcare programs.	https://www.cms.gov/newsroom/fact-sheets/medicare-telemedicine-health-care-provider-fact-sheet
Anthem	Telehealth (video + audio)		https://providernews.anthem.com/georgia/article/information-from-anthem-for-care-providers-about-covid-19-4
	For 90 days effective March 17, 2020, Anthem's affiliated health plans will waive member cost shares for telehealth visits, including visits for mental health or substance use disorders, for our fully insured employer plans, Individual plans, Medicare plans and Medicaid plans, where permissible. Cost sharing will be waived for members using Anthem's authorized telemedicine service, LiveHealth Online, as well as care received from other providers delivering virtual care through internet video + audio services. Self-insured plan sponsors may opt out of this program.	Cost sharing will be waived for members using Anthem's authorized telemedicine service, LiveHealth Online, as well as care received from other providers delivering virtual care through internet video + audio services.	
	Telephonic-only care		
	For 90 days effective March 19, 2020, Anthem's affiliated health plans will cover telephonic-only visits with in-network providers. Out-of-network coverage will be provided where required. This includes covered visits for mental health or substance use disorders and medical services, for our fully insured employer plans, individual plans, Medicare plans and Medicaid plans, where permissible. Cost shares will be waived for in-network providers only. Exceptions include chiropractic services, physical, occupational, and speech therapies. These services require face-to-face interaction and therefore are not appropriate for telephone-only consultations. Self-insured plan sponsors may opt out of this program.	Cost shares will be waived for in-network providers only.	
	Prescription Coverage		
	Anthem Affiliated Health Plans are also providing coverage for members to have an extra 30-day supply of medication on hand. And, we are encouraging that when member plans allow that they switch from 30-day home delivery to 90-day home delivery.		
Aetna	members with a telemedicine benefit can take advantage of this no-cost telemedicine benefit for any reason, include general medical, behavioral health and dermatology visits.	Waive co-pay	https://www.aetna.com/health-care-professionals/provider-education-manuals/covid-faq.html#acc_link_content_section_responsivegrid_copy_responsivegrid_accordion_10
Humana	Telemedicine visits for all <u>urgent care</u> needs are fully covered. To help reduce the risk of infection and spread of disease, Humana is encouraging members to use telemedicine (e.g., video chat) as a first line of defense for all urgent care needs. Humana will waive out-of-pocket costs for telemedicine visits for urgent care needs for the next 90 days. This will apply to Humana's Medicare Advantage, Medicaid and commercial employer-sponsored plans, and is limited to in-network providers delivering live video-conferencing. Humana is working closely with federal agencies to understand the impacts of both telemedicine and the coronavirus test on High Deductible Health Plans and Health Savings Accounts.	waive out-of-pocket costs for telemedicine visits for urgent care needs for the next 90 days.	https://www.humana.com/coronavirus/covid19-humana-member-resources

<p>United</p>	<p>Expanded Provider Telehealth Access – Through June 18, 2020, eligible medical providers who have the ability and want to connect with their patient through synchronous virtual care (live video-conferencing) can do so. Except for the waiver of cost-sharing for COVID-19 testing related visits, benefits will be processed in accordance with the member’s plan. United is also expanding provider telehealth access and waiving member cost sharing for COVID-19 testing-related visits.</p>	<p>NOT waiving cost share for GENERAL telehealth</p>		<p>Medicare Advantage-For all UnitedHealthcare Medicare Advantage plans, including Dual Eligible Special Needs Plans, any originating site requirements that may apply under Original Medicare are waived, so that telehealth services provided via a real-time audio and video communication system can be billed for members at home or another location. All CPT/HCPCS codes, payable as telehealth when billed with Place of Service 02 and the GQ or GT modifiers, as appropriate, under Medicare, will be covered on our Medicare Advantage plans for members at home during this time. Standard plan copays, coinsurance and deductibles will apply. Codes that are payable as telehealth under Medicare Advantage can be found here: cms.gov Opens in a new window.</p>
<p>Ambetter</p>	<p>Ambetter Telehealth is a convenient way for Ambetter members to obtain telehealth services. You will receive 24-hour access to in-network healthcare providers for non-emergency medical issues. Get medical advice, a diagnosis or a prescription by video or phone. For more information about Ambetter services, please visit Teladoc.com/Ambetter.</p>	<p>OFFERING TELADOC.COM FOR TELEHEALTH SERVICES ONLY AT THIS TIME</p>	<p>https://www.ambetterhealth.com/coronavirus.html</p>	
<p>Cigna</p>	<p>medical care not related to COVID-19 by physicians and certain providers with virtual care capabilities through May 31, 2020. Out-of-pocket costs may apply. If your visit is related to screening, diagnosis, or testing for COVID-19, your out-of-pocket costs will be waived.</p>	<p>not waiving cost share for general telehealth but will waive out of pocket costs for screening, diagnosis or testing for COVID-19</p>	<p>https://www.cigna.com/individuals-families/health-wellness/topic-disaster-resource-center/coronavirus-public-resources</p>	