

Virtual Video Visit and Provider Telephone Visit			
Carrier	Coverage	Copay	Additional Information
Medicare	Virtual Video Visits and Provider Telephone Visit are covered	The Medicare coinsurance and deductible would generally apply to these services. However, 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.	Starting March 6, 2020 and for the duration of the COVID-19 Public Health Emergency, Medicare will make payment for professional services furnished to beneficiaries in all areas of the country in all settings.
Acclaim	Virtual Video Visits and Provider Telephone Visit are covered	Patient is responsible for a copayment for each billed service	Effective immediately through April 30, 2020, NMHS's Emergency Telehealth Policy will allow additional use of telehealth services to combat the spread of Coronavirus Disease 2019 (COVID-19).
Aetna	Virtual Video Visits and Provider Telephone Visit are covered	<p>Aetna will waive co-pays and apply no cost-sharing for all diagnostic testing related to COVID-19 and there will be no member out of pocket cost.</p> <p>For the next 90 days, until June 4, 2020, Aetna will offer zero co-pay telemedicine visits – for any reason.</p> <p><b>Aetna is also offering its Medicare Advantage brief virtual check-in and remote evaluation benefits</b> to all Aetna Commercial members and waiving the co-pay. These offerings will empower members with questions or concerns that are unrelated to a recent office visit and do not need immediate in-person follow-up care to engage with providers without the concern of sitting in a physician's office and risking potential exposure to COVID-19.</p>	<p>Aetna members should use telemedicine as their first line of defense in order to limit potential exposure in physician offices. Cost sharing will be waived for all virtual visits through the Aetna-covered Teladoc® offerings and in-network providers delivering synchronous virtual care (live video-conferencing) for all Commercial plan designs. Self-insured plan sponsors will be able to opt-out of this program at their discretion.</p> <p>Aetna is <b>offering 90-day maintenance medication prescriptions for insured and Medicare members</b>. It is also working with state governments to make the same option available to Medicaid members where allowable. Self-funded plan sponsors will also be able to offer this option.</p> <p>Aetna is also <b>waiving early refill limits on 30-day prescription maintenance medications for all members with pharmacy benefits administered through CVS Caremark</b>.</p> <p>Through Aetna's Healing Better program, <b>members who are diagnosed with COVID-19 will receive a care package</b> containing</p>

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Aetna (cont'd)			<p>CVS items to help relieve symptoms. The package will also include personal and household cleaning supplies to help keep others in the home protected from potential exposure.</p> <p>Through existing care management programs, <b>Aetna will proactively reach out to members most at-risk for COVID-19.</b> Care managers will walk members through what they can do to protect themselves, where to get information on the virus, and where to go to get tested.</p> <p>Beginning immediately, <b>CVS Pharmacy will waive charges for home delivery of prescription medications.</b> With the CDC <b>encouraging</b> people at higher risk for COVID-19 complications to stay at home as much as possible, this is a convenient option to avoid coming to the pharmacy for refills or new prescriptions</p>
Blue Cross Alabama	Virtual Video Visit and Provider Telephone Visit are covered if in patients benefit plan.	Member cost-sharing (copayments, deductibles, etc.) will apply according to the member's contract benefits. This applies to all Blue Cross and Blue Shield of Alabama members including Blue Advantage®.	The expansion of telehealth services is effective March 16, 2020, and allows clinicians to provide medically necessary services that can be appropriately delivered via telephone consultation. These actions will be effective for one month, expiring on April 16, 2020. It will be reevaluated for a continuance as needed.
Blue Cross MS	<p>Virtual Video Visits and Provider Telephone Visit are covered if in patients benefit plan.</p> <p>Bill for new or established patient evaluation and management codes up to a Level 3 (CPT codes 99201-99202 OR 99211-99213 with a place of service 02 (Telehealth), regardless if provided telephonically or using visual equipment.</p>	Member cost-sharing (co-pays, deductibles, etc) and benefit levels will apply according to the Blue Cross and Blue Shield Member's Health and Wellness Benefit Plan. BCBSMS will waive the co-pay for all Network Provider covered telemedicine visits for fully-insured Members.	The BCBSMS COVID-19 Pandemic Telemedicine Policy is effective March 16, 2020 through April 30, 2020, and will be reassessed as needed.

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Blue Cross MS – State Teacher Employees	Virtual Video Visits and Provider Telephone Visit are covered if in patients benefit plan.	Pending decision from BCMS	The BCBSMS COVID-19 Pandemic Telemedicine Policy is effective March 16, 2020 through April 30, 2020, and will be reassessed as needed.
Cigna	Virtual Video Visits (99241 only) and Provider Telephone Visit (G2012) are covered if in patients benefit plan.	Effective immediately, Cigna will waive customers' out-of-pocket costs for COVID-19 testing-related visits with in-network providers, whether at a doctor's office, urgent care clinic, emergency room or via telehealth, through May 31, 2020.	Customers can have peace of mind with their prescription medications by using the Express Scripts Pharmacy, which offers free home delivery of up to 90-day supplies of prescription maintenance medications. Pharmacists are available 24/7 to answer questions, offer counseling and support, and assist with prescription orders. Customers are encouraged to refill their medications responsibly.
Magnolia Health	Virtual Video Visits and Provider Telephone Visits are covered	Waiving cost-sharing for COVID-19 tests Waiving cost-sharing for COVID-19 treatments in doctor's offices or emergency rooms and services delivered via telehealth	<ul style="list-style-type: none"> <li>• Removing prior authorizations requirements</li> <li>• Waiving prescription refill limits</li> <li>• Relaxing restrictions on home or mail delivery of prescription drugs</li> <li>• Expanding access to certain telehealth services</li> </ul>
Medicaid AL	Virtual Video Visit and Provider Telephone Visit are covered  Medical providers should bill established patient evaluation and management codes 99211, 99212 and 99213. Psychologists and behavioral health professionals should bill 90832, 90834, 90837, 90846, 90847 and H2011	No updates at this time	The extension of telemedicine services is effective <b>March 16, 2020</b> . This extension allows clinicians to provide medically necessary services that can be appropriately delivered via telecommunication services including telephone consultations. The extension also allows some behavioral health services to be appropriately delivered via telecommunication services including telephone consultations. These actions will be effective for one month, expiring on dates of service <b>April 16, 2020</b> . It will be reevaluated for a continuance as needed.
Medicaid MS Molina MSCAN	Virtual Video Visits and Provider Telephone Visits are covered		Effective immediately through April 30, 2020, DOM's Emergency Telehealth Policy will allow additional use of telehealth services.

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Molina Healthcare Commercial	Virtual Video Visits and Provider Telephone Visit are covered if in patients benefit plan.	Waiving cost-sharing for COVID-19 tests Waiving cost-sharing for COVID-19 treatments in doctor's offices or emergency rooms and services delivered via telehealth until May 1, 2020	<ul style="list-style-type: none"> <li>• Removing prior authorizations requirements</li> <li>• Waiving prescription refill limits</li> <li>• Relaxing restrictions on home or mail delivery of prescription drugs</li> <li>• Expanding access to certain telehealth services</li> <li>• Until May 1, 2020</li> </ul>
Tricare	Virtual Video Visits and Provider Telephone Visit are covered	Copay applies at this time	<ul style="list-style-type: none"> <li>• Expanding access to certain telehealth services</li> <li>• Removing prior authorizations requirements for Covid 19 testing</li> <li>• Visits are subject to referral and authorization requirements</li> </ul>
United Healthcare	Virtual Video Visits and Provider Telephone Visit are covered if in patients benefit plan.	Member cost sharing and benefit plans apply.	<p>Effective immediately, UnitedHealthcare is expanding our policies around telehealth services for our Medicare Advantage, Medicaid and commercial membership, making it even easier for patients to connect with their health care provider.</p> <p>UnitedHealthcare will waive the Centers for Medicare and Medicaid's (CMS) originating site restriction for Medicare Advantage, Medicaid and commercial members, so that care providers can bill for telehealth services performed while a patient is at home.</p> <p>This change in policy is effective until April 30, 2020, but we may extend that date if necessary and will communicate through all appropriate channels.</p>