Telemedicine Detailed Payor Coverage

Aetna HMO, PPO, POS will cover virtual care as follows:

- **Virtual visit - Physician/NP - audio and video required**
  - CPT codes 99201-99215
  - Modifier 95 or GT
  - Place of service 02

- **Virtual visit - Qualified nonphysician - audio and video required**
  - CPT codes:
    - G2061 = 5-10 minutes cumulative 7 days
    - G2062 = 11-20 minutes cumulative 7 days
    - G2063 = 21 or more minutes cumulative 7 days

- **Telephone: Physician/NP**
  - CPT codes:
    - 99441 = 5-10 minutes
    - 99442 = 11-20 minutes
    - 99443 = 21-30 minutes

- **Telephone: Qualified nonphysician**
  - CPT codes:
    - 98966 = 5-10 minutes
    - 98967 = 11-20 minutes
    - 98968 = 21-30 minutes

- **E-Visits Online Patient Portal: Physician/NP**
  - CPT codes:
    - 99421 = 5-10 minutes
    - 99422 = 11-20 minutes
    - 99423 = 21 or more minutes

- **E-Visits Online Patient Portal: Qualified nonphysician**
  - CPT codes:
    - 98970 = 5-10 minutes
    - 98971 = 11-20 minutes
    - 98972 = 21 or more minutes

- **Copays will be waived** for 90 days Aetna did not specify an exact date.

** See foot notes for additional information related to telephone, online patient portal and other qualified healthcare professionals. **

---

Aetna Better Health will cover virtual care as follows:

- **Virtual visit – audio and video required**
  - CPT codes 99201-99215
  - Modifier GT
  - Place of service 02

- **Telephone: Physician or other qualified health care professional**
  - CPT codes:
    - 99441 = 5-10 minutes
    - 99442 = 11-20 minutes
    - 99443 = 21-30 minutes
    - Modifier CR for established patients
    - Modifiers CG & CR for new patients

** See foot notes for additional information related to telephone, online patient portal and other qualified healthcare professionals. **
AvMed will cover virtual care as follows:

- **Virtual visit** - audio and video required
  - CPT codes 99201-99215
    - Modifier 95
    - Place of service 02
- **Telephone consult (5-10 minutes)**
  - CPT G2012
    - Effective through at least May 15, 2020
    - Must be performed by a licensed provider
- **E-Visits Online Patient Portal:** Physician/NP
  - CPT codes:
    - 99421 = 5-10 minutes
    - 99422 = 11-20 minutes
    - 99423 = 21 or more minutes
- **E-Visits Online Patient Portal:** Qualified nonphysician
  - CPT codes:
    - 98970 = 5-10 minutes
    - 98971 = 11-20 minutes
    - 98972 = 21 or more minutes
- **Copays will be waived** until 5/15/2020.
- **See foot notes for additional information related to telephone, online patient portal and other qualified healthcare professionals.**

BCBS - Florida Blue will cover virtual care as follows:

- **Virtual visit** – audio and video required
  - CPT codes 99201-99215
    - Modifier GT
    - Place of service 02
- **Note: BCBS only covers “Teledoc” - they do not cover telephone calls between the provider and patient.**
- **Standard cost-share will apply**
- **See foot notes for additional information related to telephone, online patient portal and other qualified healthcare professionals.**

Cigna will cover virtual care as follows:

- **Virtual visit** - audio and video required
  - CPT codes 99201-99215
    - Modifier GQ
    - Place of service 11
      - Cigna will reimburse at the regular contracted rate
    - Exception during public health emergency
    - Effective through at least May 31, 2020
    - Cigna will reimburse usual face-to-face rates
    - Services can be performed by phone, video, or both
    - **Standard cost-share will apply**
- **Telephone consult (5-10 minutes)**
  - CPT G2012
    - Effective through at least May 31, 2020
    - Must be performed by a licensed provider
- **Cost-share will be waived** for all services (including non COVID-19 related services)
- **See foot notes for additional information related to telephone, online patient portal and other qualified healthcare professionals.**

Community Care Plan (Florida Healthy Kids Lines of Business) will cover virtual care as follows:

- **Virtual visit** - audio and video required
  - CPT codes 99201-99215
    - Modifier GT
    - Place of service 02
    - **Cost-share will be waived**
Golden Rule will cover virtual care as follows:

- Virtual *(audio and video required)* and telephone visits -
  *(Note: Golden Rule will temporarily (03/18/20 - 06/18/20) accept telephone (audio only) visits and will reimburse as virtual E/M visits.)*
  - CPT codes 99201-99215
    - Modifier GT
    - Place of service 02
    - **Cost-share will be waived**
    - Golden Rule telephone visit coverage is only effective March 18, 2020 - June 18, 2020

Humana will cover virtual care as follows:

- Virtual *(audio and video required)* and telephone visits -
  *(Note: Humana will temporarily accept telephone (audio only) visits and will reimburse as virtual E/M visits.)*
  - CPT codes 99201-99215
    - Modifier GQ
    - Place of service 02
- E-Visits Online Patient Portal: **Physician/NP**
  - CPT codes:
    - 99421 = 5-10 minutes
    - 99422 = 11-20 minutes
    - 99423 = 21 or more minutes
- E-Visits Online Patient Portal: **Qualified nonphysician**
  - CPT codes:
    - 98970 = 5-10 minutes
    - 98971 = 11-20 minutes
    - 98972 = 21 or more minutes
  - **Cost-share will be waived**
  - **See foot notes for additional information related to telephone, online patient portal and other qualified healthcare professionals.**

Medicaid FL will cover virtual care as follows:

- Virtual visit – *(audio and video required)*
  - CPT codes 99201-99215
    - Modifier GT
    - Place of service 02
- Telephone: Physician or other qualified health care professional
  - CPT codes:
    - 99441 = 5-10 minutes
    - 99442 = 11-20 minutes
    - 99443 = 21-30 minutes
    - Modifier CR for established patients
    - Modifiers CG & CR for new patients
  - **See foot notes for additional information related to telephone, online patient portal and other qualified healthcare professionals.**

Molina FL will cover virtual care as follows:

- Virtual visit – *(audio and video required)*
  - CPT codes 99201-99215
    - Modifier GT
    - Place of service 02
    - **Cost-share will be waived**
**Prestige** will cover virtual care as follows:

- **Virtual visit** – *audio and video required*
  - **CPT codes** 99201-99215
    - Modifier GT
    - Place of service 02
- **Telephone:** Physician or other qualified health care professional
  - **CPT codes:**
    - 99441 = 5-10 minutes
    - 99442 = 11-20 minutes
    - 99443 = 21-30 minutes
    - Modifier CR for established patients
    - Modifiers CG & CR for new patients
- **See foot notes for additional information related to telephone, online patient portal and other qualified healthcare professionals.**

**Simply** will cover virtual care as follows:

- **Virtual (audio and video required) and telephone visits** - *(Note: Simply will temporarily (03/19/20 - 06/19/20) accept telephone (audio only) visits and will reimburse as virtual E/M visits.)*
  - **CPT codes** 99201-99215
    - Modifier 95 or GT
    - Place of service 02
    - **Cost-share will be waived**
- Simply telephone visit coverage is only effective March 19, 2020 - June 19, 2020

**Sunshine** will cover virtual care as follows:

- **Virtual (audio and video required) and telephone visits** - *(Note: Sunshine will temporarily (03/19/20 - 06/30/20) accept telephone (audio only) visits and will reimburse as virtual E/M visits.)*
  - **CPT codes** 99201-99215
    - Modifier GT
    - Place of service 02
    - **Cost-share will be waived**
- Sunshine telephone visit coverage is only effective March 19, 2020 - June 30, 2020

**UMR** will cover virtual care as follows:

- **Virtual (audio and video required) and telephone visits** - *(Note: UMR will temporarily (03/18/20 - 06/18/20) accept telephone (audio only) visits and will reimburse as virtual E/M visits.)*
  - **CPT codes** 99201-99215
    - Modifier GT
    - Place of service 02
    - **Cost-share will be waived**
- UMR telephone visit coverage is only effective March 18, 2020 - June 18, 2020

**United Healthcare** will cover virtual care as follows:

- **Virtual (audio and video required) and telephone visits** - *(Note: UHC will temporarily (03/18/20 - 06/18/20) accept telephone (audio only) visits and will reimburse as virtual E/M visits.)*
  - **CPT codes** 99201-99215
    - Modifier GT
    - Place of service 02
    - **Cost-share will be waived**
- UHC telephone visit coverage is only effective March 18, 2020 - June 18, 2020

**WellCare (FL Medicaid & Healthy Kids)** will cover virtual care as follows:

- **Virtual visit** - *(audio and video required)* -
  - **CPT codes** 99201-99215
    - Modifier GT
    - Place of service 02
    - **Cost-share will be waived**
Foot Notes:

- **Other qualified healthcare professionals** include registered nurses, physician assistants, nurse practitioners, certified registered nurse anesthetists, and physical, speech, occupational, and massage therapists.
- **Clinical staff** is defined as someone working under the supervision of the physician or other qualified healthcare professional, who is allowed by the law, regulation, and facility policies to perform (and/or, to assist in the performance of) a specific service, but who does not separately report that professional service.
- **Cost share** will be temporarily waived for telemedicine visits for **MOST** payers (i.e. virtual; telephone and portal). Check with payors to verify time frame.
  - BCBS: Cost sharing still applies
  - Cigna: Waving cost sharing for telephone calls. Cost sharing applies for virtual visits
- Virtual visits and telephone visits can be billed as E/M visits for the following payers temporarily. E/M documentation rules apply.
  - Golden Rule
  - Humana
  - Simply
  - Sunshine
  - UMR
  - UHC
- Virtual visit **ONLY - audio and video required:**
  - BCBS
  - Community Care Plan
  - Molina
  - Wellcare
- Virtual visit **audio and video required & Telephone ONLY:**
  - Cigna
  - Golden Rule
  - Medicaid
  - Prestige
  - Simply
  - Sunshine
  - UMR
  - UHC
- Virtual visit **audio and video required;** Telephone & Portal:
  - Aetna
  - AvMed
  - Humana

**Telephone and Online Portal Billing Guidelines:**

- **Telephone** is Billable:
  - Patient has not been seen in the office or via virtual (audio and video) in the previous 7 days or within the next 24 hours for a related E/M service.
- **Telephone** is NOT Billable:
  - Patient has been seen in the office or via virtual (audio and video) in the previous 7 days or within the next 24 hours for a related E/M service.
- **Online patient portal correspondence guidelines:**
  - Patient must be an established patient
  - Patient must initiate the correspondence
  - Billing is cumulative up to seven days

**Documentation Tips:**

- Virtual visits (audio and video required) are billed as evaluation and management (E/M) visits.
  - E/M documentation must include:
    - Chief complaint
    - History of Present Illness (HPI); Review of Systems (ROS); Past, Family & Social History (PFSH)
    - Physical Exam (PE)
    - Medical Decision Making (MDM)
    - Time (when applicable)
  - Must include a statement that the visit was completed using telemedicine, who was present during the visit and the patient consented to having a telemedicine visit.
  - Telephone visits are billed based on time. The documentation must include:
    - Time spent on the phone
  - Online Patient Portal visits are billed based on time. The documentation must include:
    - Time spent corresponding with the patient thru the portal cumulative for up to 7 days
Telemedicine CPT Guidelines

TELEHEALTH VISITS:
• The provider must use an interactive audio and video telecommunications system that permits real-time communication between the distant site and the patient at home.
  o Distant site practitioners who can furnish and get payment for covered telehealth services (subject to state law) can include physicians, nurse practitioners, physician assistants, nurse midwives, certified nurse anesthetists, clinical psychologists, clinical social workers, registered dietitians, and nutrition professionals.
  o 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.

CPT Codes:
  o New patient: 99201-99205
  o Established patient: 99212-99215

TELEPHONE:
• Telephone evaluation and management service by a physician or other qualified health care professional who may report evaluation and management services provided to an established patient, parent, or guardian not originating from a related E/M service provided within the previous 7 days nor leading to an E/M service or procedure within the next 24 hours or soonest available appointment.
• Coinsurance and deductible would generally apply to these services.
  o Physician or other qualified health care professional who may report E/M services
    • CPT Codes:
      • 99441: 5-10 minutes of medical discussion
      • 99442: 11-20 minutes of medical discussion
      • 99443: 21-30 minutes of medical discussion
  o Qualified nonphysician health care professional who may not report E/M services
    • CPT Codes:
      • 98966: 5-10 minutes of medical discussion
      • 98967: 11-20 minutes of medical discussion
      • 98968: 21-30 minutes of medical discussion

VIRTUAL CHECK-INS:
• Virtual check-ins are for patients with an established (or existing) relationship with a physician or certain practitioners where the communication is not related to a medical visit within the previous 7 days and does not lead to a medical visit within the next 24 hours (or soonest appointment available).
• The patient must verbally consent to receive virtual check-in services.
• Coinsurance and deductible would generally apply to these services.
  • CPT Codes:
    • G2012: 5-10 minutes of medical discussion.
    • G2010: Remote evaluation of recorded video and/or images submitted by an established patient (e.g., store and forward), including interpretation with follow-up with the patient within 24 business hours.

E-VISITS (online patient portal):
• In all types of locations including the patient’s home, and in all areas (not just rural), established patients may have non-face-to-face patient-initiated communications with their doctors without going to the doctor’s office by using online patient portals.
• The patient must generate the initial inquiry and communications can occur over a 7-day period.
• The patient must verbally consent to receive virtual check-in services.
• Coinsurance and deductible would apply to these services.
  o Physician or other qualified health care professional who may report E/M services
    • CPT Codes:
      • 99421: up to 7 days, cumulative time during the 7 days; 5–10 minutes
      • 99422: up to 7 days cumulative time during the 7 days; 11–20 minutes
      • 99423: up to 7 days, cumulative time during the 7 days; 21 or more minutes
  o Qualified nonphysician health care professional who may not report E/M services (for example occupational therapists, speech language pathologists, clinical psychologists)
    • CPT Codes:
      • 98970 (G2061): up to 7 days, cumulative time during the 7 days; 5–10 minutes
      • 98971 (G2062): up to 7 days, cumulative time during the 7 days; 11–20 minutes
      • 98972 (G2063): up to 7 days, cumulative time during the 7 days; 21 or more minutes.