***Telehealth Updates October 1, 2025***

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| Plan | Policy and Updates |
| Aetna-logo - Family First Center for Autism & Child Development | * It must be performed in real time, using both audio and visual.
* As of 12.1.23, Aetna will no longer cover audio-only and asynchronous text-based visits
* Providers should document the visit properly.
	+ Indicate the mode of the visit (for video conferencing).
	+ Document the date and duration of the visit.
	+ Complete documentation as you would for an in-person
* currently [covered telehealth services](https://www.aetnamedicare.com/en/for-members/telehealth.html) include routine care, sick visits, urgent care through walk-in clinics, prescription refills and behavioral health services.
* New POS Code 10 as of 1.1.2024 must be used along with Modifier 95 to identify as Telehealth

<https://www.healthcarefinancenews.com/news/aetna-cut-coverage-audio-only-and-asynchronous-text-based-telehealth-visits>Click below for Aetna’s most recent update, which was June 2021<https://www.aetna.com/content/dam/aetna/pdfs/aetnacom/pdf/telemedicine.pdf> |
| Blue Cross Blue Shield | Brands of the World™ | Download ... | **Blue Cross Blue Shield of Massachusetts (Blue Cross\*) reimburses contracted health care providers for covered, medically necessary behavioral health telehealth (telemedicine) services.** * In line with Chapter 224 of the Acts of 2012, Blue Cross defines telemedicine as the use of interactive audio, video, or other electronic media for the purpose of diagnosis, consultation, or treatment. Telehealth (telemedicine) does not include the use of audio-only telephone, fax machine, or email. Blue Cross providers must deliver telehealth (telemedicine) services via a secure and private data connection. All transactions and data communication must comply with the Health Insurance Portability and Accountability Act (HIPAA). For more information on HIPAA and electronic protected health information (EPHI) compliance, please see: hhs.gov/ocr/privacy/hipaa/understanding/srsummary.html.
* Asynchronous telecommunication Medical information is stored and forwarded to be reviewed later by a physician or health care practitioner at a distant site. The medical information is reviewed without the patient being present. Asynchronous telecommunication is also referred to as store-and-forward telehealth or non-interactive telecommunication. Interactive audio and video telecommunication
* Medical information is communicated in real-time with the use of interactive audio and video communications equipment. The real-time communication is between the patient and a distant physician or health care specialist who is performing the service reported. The patient must be present and participating throughout the communication.
* Eligible members can use Well Connection, new telehealth service BCBS offers
* Have live video visits using a smartphone, tablet, or computer.
* Use the service for minor medical and behavioral health issues whether they’re at home, work, or on vacation—weekends and holidays included.
* Same referral and prior authorization process applies, same as in person visits
* Covered services and payment are based on the member’s benefit plan and provider Agreement

**Blue Cross does not reimburse:** Any services not defined with modifier GT or modifier 95 • Asynchronous telecommunication • Costs associated with enabling or maintaining contracted providers’ telehealth (telemedicine) technologies • Interprofessional telephone or internet consultations • Online medical evaluation • Telephone services* 06/30/24 Annual review; addition of reimbursement information on online digital evaluation and management services, online adaptive interview services, and interprofessional/telephone/internet/electronic health record services; edits for clarity to “requirements for telehealth” section 12/31/2024 Annual coding review; removed codes 99441-43 and G2012, revised code descriptors for 98966-68 and 98970-72

Refer to link for additional information: [Blue Cross\Telemedicine\_payment\_policy.update as of 12.31.2024.pdf](file:///%5C%5Cits%5Cifs%5Cusers%5Cllevine5%5CTelehealth%5CBlue%20Cross%5CTelemedicine_payment_policy.update%20as%20of%2012.31.2024.pdf)**Telehealth (telemedicine) services are reimbursed when the following criteria are met:** * The provider is contracted with Blue Cross Blue Shield of Massachusetts or is providing services through a telehealth or telemedicine vendor contracted with another Blue Cross Blue Shield Plan, and meets all terms and conditions of the applicable contracts, including credentialing and licensure.
* The provider renders care from the location listed in his or her contract with Blue Cross Blue Shield of Massachusetts or other appropriate location(s) within Massachusetts, in a professional, non-public space.

**Behavioral Health: Eligible members can access telehealth services in two ways**: • Via the national Well Connection behavioral health platform, or • By seeing a contracted Blue Cross Blue Shield of Massachusetts network provider who delivers telehealth services via a HIPAA-compliant platform.* 6/1/2024 Annual review; addition of reimbursement information on online digital evaluation and management services, online adaptive interview services, and interprofessional/telephone/internet/electronic health record services; edits for clarity to “requirements for telehealth” section
* 12/31/2024 Annual coding update; removed deleted codes 99441-43 and G2012, revised code descriptors for 98966-68 and 98970-72.

Refer to link for additional information: [Blue Cross\Telemedicine-BH\_payment\_policy (4).pdf](file:///%5C%5Cits%5Cifs%5Cusers%5Cllevine5%5CTelehealth%5CBlue%20Cross%5CTelemedicine-BH_payment_policy%20%284%29.pdf) |
| Our Name is Evolving. Our Commitment Remains the Same ... | * Refer to Medicare <https://www.cms.gov/medicare/coverage/telehealth/list-services>
* Approved visits:
	+ - E-Visits (Established patients only) – Requirement: Patient Portal
		- Virtual Check-In (New & established patients) – Requirement: Audio Only
		- Medicare Telehealth Visits (Audio & Visual)
		- **Exception**: CMS has recently waived the video requirement for certain telephone evaluation and management services and has added them to the list of Medicare telehealth services. As a result, Medicare beneficiaries will be able to use an audio-only telephone to get certain telehealth services. Reference the Interim Final Rule with Comment for further details

**For additional resources on Cigna’s website, click the link** below, last updated October 2023<https://static.cigna.com/assets/chcp/resourceLibrary/medicalResourcesList/medicalDoingBusinessWithCigna/medicalDbwcCOVID-19.html> |
| Mass General Brigham logo.png | Human Subjects Office | **Refer to Policy updated as of 1.1.2025** [Telemedicine.pdf (massgeneralbrighamhealthplan.org)](https://resources.massgeneralbrighamhealthplan.org/Provider/PPG/Telemedicine.pdf)* Patients connect via video or phone appointments and other remote communications
* Not for medical emergencies
* MGB will not reimburse for claims requiring medical equipment or hands-on care

Virtual care may involve patients and providers connecting through: * Live video appointments on a patient’s computer, tablet or smart phone
* Speaking on the phone for a medical appointment
* Texting, emailing, or instant messaging between appointments
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| medicare-logo-324×295 | Cape Cod Municipal Health Group | Please refer to the link below for the latest Telehealth updates for both Medicare and Medicaid<https://telehealth.hhs.gov/providers/telehealth-policy/medicare-and-medicaid-policies#:~:text=Types%20of%20telehealth%20services%20covered&text=Some%20of%20these%20services%20will,telehealth%20services%20covered%20by%20Medicare>.List of Telehealth Services<https://www.cms.gov/medicare/coverage/telehealth/list-services>For **2025**, the following **CPT codes approved for telehealth** services include:* **98000-98016**: New codes specifically for telemedicine visits, including separate codes for audio-video and audio-only encounters.
* **9X091**: A new code for a brief virtual check-in encounter.
* **98975**: Updated to include digital therapeutic intervention.
* **98976-98978**: Revised to include device supply for data access or data transmissions.
* **99201-99215**: Evaluation and Management Service Codes for mental health.

These codes reflect the latest updates for telehealth services |
| MassHealth (@MassHealth) / X | Refer to [Medicaid Telehealth Policy](file:///%5C%5Cits%5Cifs%5Cusers%5Cllevine5%5CTelehealth%5CMedicaid%5CALLProviderBulleton%20374_2023.07.pdf) |
| Point32Health | * Telehealth reimbursed at pre-pandemic rates
* Services include, but are not limited to:
* Interactive audio-video technology
* Remote patient monitoring devices
* Audio-only telephone
* Online adaptive interviews

**Policies:**For up to date telehealth information, use the link below<https://www.point32health.org/provider/policies/payment-policies?query=Telehealth%2FTelemedicine> |
| United healthcare GA - United Healthcare - Insurance Depot | * Services must be rendered via audio and visual
* In line with CMS and AMA policies
* Modifiers 95, GT, GQ and G0 are not required to identify Telehealth services but are accepted as informational if reported on claims with eligible Telehealth services
* Effective 10.1.2025 CPT Q3014 is used when a provider does not claim POS 10

**For more information, use the link below**<https://www.uhcprovider.com/content/dam/provider/docs/public/policies/comm-reimbursement/COMM-Telehealth-and-Telemedicine-Policy.pdf> |