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Telehealth Policies by Plan – Updated 1.23.2024

The COVID-19 PHE ended on May 11, 2023, but the Consolidated Appropriations Act, 2023, extended many telehealth flexibilities through December 31, 2024, such as: People with Medicare can access telehealth services in any geographic area in the United States, rather than only in rural areas.

Plan	Policy and Updates
	<ul style="list-style-type: none"> • 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. <ul style="list-style-type: none"> ○ 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 include routine care, sick visits, urgent care 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 <p>https://www.healthcarefinancenews.com/news/aetna-cut-coverage-audio-only-and-asynchronous-t-visits</p> <p>https://www.aetna.com/content/dam/aetna/pdfs/aetnacom/pdf/telemedicine.pdf</p>
	<p>Blue Cross Blue Shield of Massachusetts (Blue Cross*) reimburses contracted health care providers medically necessary behavioral health telehealth (telemedicine) services.</p> <ul style="list-style-type: none"> • In line with Chapter 224 of the Acts of 2012, Blue Cross defines telemedicine as the use of internet or other electronic media for the purpose of diagnosis, consultation, or treatment. Telehealth does not include the use of audio-only telephone, fax machine, or email. Blue Cross providers must use telemedicine (telemedicine) services via a secure and private data connection. All transactions and data communications must comply with the Health Insurance Portability and Accountability Act (HIPAA). For more information



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BlueCross BlueShield

electronic protected health information (EPHI) compliance, please see <https://www.hhs.gov/ocr/privacy/hipaa/understanding/srsummary.html>.

- Asynchronous telecommunication Medical information is stored and may be reviewed later by a physician or health care practitioner at a later date. Medical information is reviewed without the patient being present. Asynchronous telecommunication is also referred to as store-and-forward telecommunication. Interactive audio and video telecommunication.
- Medical information is communicated in real-time with the use of audio and video communications equipment. The real-time communication is between the patient and a distant physician or health care specialist performing the service reported. The patient must be present 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, 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) technology
- Interprofessional telephone or internet consultations
- Online medical evaluation
- Telephone services

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 the 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-clinical setting.

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 services through a HIPAA-compliant platform.

Refer to link for additional information: https://www.winchesterpho.org/wp-content/uploads/2019/07/BH_payment_policy.pdf



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	<ul style="list-style-type: none"> Refer to Medicare https://www.cms.gov/medicare/coverage/telehealth/list-services Approved visits: <ul style="list-style-type: none"> 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 telepharmacy management services and has added them to the list of Medicare telehealth services. Medicare beneficiaries will be able to use an audio-only telephone to get certain services. Reference the Interim Final Rule with Comment for further details <p>For additional resources on Cigna’s website, click the link: https://static.cigna.com/assets/chcp/resourceLibrary/medicalResources/nessWithCigna/medicalDbwcCOVID-19.html</p>
	<p>Refer to Policy Telemedicine.pdf (massgeneralbrighamhealthplan.org)</p> <ul style="list-style-type: none"> 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 <p>Virtual care may involve patients and providers connecting through:</p> <ul style="list-style-type: none"> 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
<p><u>Medicare</u></p>	<p>Based on current regulations, Medicare will revert to its pre-PHE policies on January 1, 2022. Telehealth services will be paid at the facility rate rather than the non facility rate.</p> <p>Some of these services will continue to be covered under Medicare through December 31, 2021. Some types of telehealth services no longer require both audio and video – visits can be conducted via telephone. For details see this list of telehealth services covered by Medicare:</p> <p>https://telehealth.hhs.gov/providers/telehealth-policy/medicare-and-medicare-policies#:~:text=Types%20of%20telehealth%20services%20covered&text=Some%20of%20these%20services%20will,telehealth%20services%20covered%20by%20Medicare.</p> <p>Additional Information can be found here: https://www.mass.gov/doc/telehealth-use-in-the-commonwealth-and-policy-recommendations/download</p>



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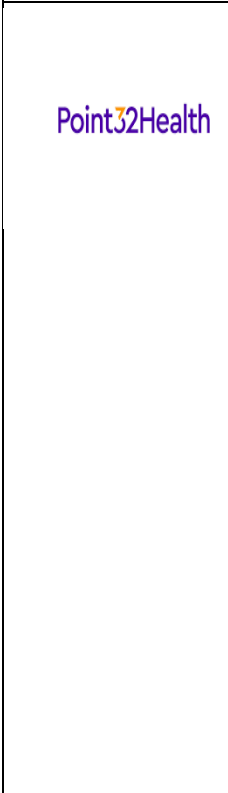
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Refer to All Provider Bulletin 355 [download \(mass.gov\)](#)

- Live video, audio only or asynchronous visits that meet billing criteria

Refer to CCHP: [Massachusetts State Telehealth Laws - CCHP \(cchpca.org\)](#)



<https://www.point32health.org/provider/news/reminder-telehealth-reimbursed-at-pre-pandemic-rates>

- 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

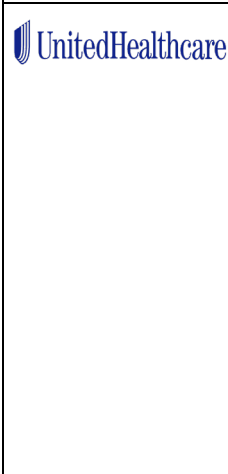
Policies:

Harvard Version:

<https://www.harvardpilgrim.org/provider/wp-content/uploads/sites/7/2022/06/H-6-Telehealth-Policies-Updated-6-2022.pdf>

Tufts Version:

<https://tuftshealthplan.com/provider/provider-information/provider-manuals/tufts-health-plan-provider-manual-telehealth-services>



- 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 and reported on claims with eligible Telehealth services

For more information, use the link below

<https://www.uhcprovider.com/content/dam/provider/docs/public/policies/comm-reimbursement/Community-Care-Telemedicine-Policy.pdf>



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Medicare Physician Fee Schedule

List of Telehealth Services

<https://www.cms.gov/medicare/coverage/telehealth/list-services>