





**Payor Telehealth Policies** (Some payors updated on April 7, 2020. Please check back for updates)  
**BCBS/Anthem by State**

State	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	Therapy** Services Coverage	More Info
Alabama  <i>Reviewed: 3/23/2020</i>	Yes, up to level 3 99201, 99202, 99203 99211, 99212, 99213	3/1/2020	02	No	Yes		<a href="https://providers.bcbsal.org/portal/web/pa/resources/-/resource/viewArticle/IPUHRNMPXV">https://providers.bcbsal.org/portal/web/pa/resources/-/resource/viewArticle/IPUHRNMPXV</a>
Alaska  <i>Reviewed: 3/23/2020</i>	Yes*	5/16/2019 <i>(telehealth services have been covered in AK prior to pandemic)</i>	02	95 or GT or GQ*	Yes		<a href="https://www.premera.com/ak/provider/news/reminders-updates/billing-telehealth-services/">https://www.premera.com/ak/provider/news/reminders-updates/billing-telehealth-services/</a>  *Login to OneHealthPort to view "Telehealth/ Telemedicine Services.pdf"  Medicare Advantage: <a href="https://www.premera.com/documents/044202.pdf">https://www.premera.com/documents/044202.pdf</a>
Arizona  <i>Reviewed: 3/23/2020</i>	Yes	3/11/2020			No cost sharing		<a href="https://newscenter.azblue.com/blue-cross-blue-shield-of-arizona-expands-support-for-coronavirus-services-and-care-waives-telehealth-cost-share-for-members/">https://newscenter.azblue.com/blue-cross-blue-shield-of-arizona-expands-support-for-coronavirus-services-and-care-waives-telehealth-cost-share-for-members/</a>
Arkansas  <i>Reviewed: 3/23/2020</i>	Yes	3/16/2020	02	95 or GT	No cost sharing		<a href="https://secure.arkansasbluecross.com/members/report.aspx?policyNumber=2015034#lblCpt">https://secure.arkansasbluecross.com/members/report.aspx?policyNumber=2015034#lblCpt</a>  <a href="https://www.arkansasbluecross.com/docs/librariesprovider9/default-document-library/providersnews-march-2020-508.pdf">https://www.arkansasbluecross.com/docs/librariesprovider9/default-document-library/providersnews-march-2020-508.pdf</a>
California – Anthem Blue Cross  <i>Updated: 4/7/2020</i>	Yes	3/17/2020	02	95 or GT	No cost sharing	No	<a href="https://providernews.anthem.com/california/article/information-from-anthem-for-care-providers-about-covid-19-5">https://providernews.anthem.com/california/article/information-from-anthem-for-care-providers-about-covid-19-5</a>  <i>Updated 4/1/2020</i>

**Payor Telehealth Policies** (Some payors updated on April 7, 2020. Please check back for updates)

State	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	Therapy** Services Coverage	More Info
California – Blue Shield  <i>Reviewed: 3/23/2020</i>	Yes	3/17/2020	02	No	Yes		<a href="https://www.blueshieldca.com/bsca/bsc/wcm/connect/provider/provider_content/en/guidelines_resources/telehealth-virtual-care">https://www.blueshieldca.com/bsca/bsc/wcm/connect/provider/provider_content/en/guidelines_resources/telehealth-virtual-care</a>
Colorado  <i>Updated: 4/7/2020</i>	Yes	3/17/2020	02	95 or GT	No cost sharing	Yes	<a href="https://providernews.anthem.com/colorado/article/information-from-anthem-for-care-providers-about-covid-19-updated-march-20-2020">https://providernews.anthem.com/colorado/article/information-from-anthem-for-care-providers-about-covid-19-updated-march-20-2020</a>
Connecticut  <i>Updated: 4/7/2020</i>	Yes	3/17/2020	02	95 or GT	No cost sharing	Yes	<a href="https://providernews.anthem.com/connecticut/article/information-from-anthem-for-care-providers-about-covid-19-3">https://providernews.anthem.com/connecticut/article/information-from-anthem-for-care-providers-about-covid-19-3</a> <i>Updated 4/1/2020</i>
Delaware  <i>Reviewed: 3/23/2020</i>	Yes	3/19/2020	02	95 or GT	No cost sharing		<a href="https://hdebcbbs.highmarkprc.com/COVID-19/Telemedicine-and-Virtual-Visits-DE">https://hdebcbbs.highmarkprc.com/COVID-19/Telemedicine-and-Virtual-Visits-DE</a>  <a href="https://content.highmarkprc.com/Files/ClaimsPaymentReimb/ReimbPolicies/rp-046.pdf">https://content.highmarkprc.com/Files/ClaimsPaymentReimb/ReimbPolicies/rp-046.pdf</a>
Florida  <i>Reviewed: 3/23/2020</i>	Yes	3/17/2020	02	95 or GT	Yes		<a href="https://www.floridablue.com/sites/floridablue.com/files/docs/COVID-19_Update%20as%20of%20March%202020_100651%200320_03.20.20_v7_Approved.pdf">https://www.floridablue.com/sites/floridablue.com/files/docs/COVID-19_Update%20as%20of%20March%202020_100651%200320_03.20.20_v7_Approved.pdf</a>
Georgia  <i>Updated: 4/7/2020</i>	Yes	3/17/2020	02	95 or GT	No cost sharing	Yes	<a href="https://providernews.anthem.com/georgia/article/information-from-anthem-for-care-providers-about-covid-19-4">https://providernews.anthem.com/georgia/article/information-from-anthem-for-care-providers-about-covid-19-4</a>  <i>Updated 4/1/2020</i>

**Payor Telehealth Policies** (Some payors updated on April 7, 2020. Please check back for updates)

State	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	Therapy** Services Coverage	More Info
Hawaii	Yes	3/6/2020	02	95 or GT			<a href="https://hmsa.my.salesforce.com/sfc/p/#1N000002CAOI/a/3m000000MXru/gJKkK.38KF4yt9sVLvJ_kUJohnO_HK2DQdGTsq_d.wsQ">https://hmsa.my.salesforce.com/sfc/p/#1N000002CAOI/a/3m000000MXru/gJKkK.38KF4yt9sVLvJ_kUJohnO_HK2DQdGTsq_d.wsQ</a>  <a href="https://hmsa.my.salesforce.com/sfc/p/#1N000002CAOI/a/3m000000MOq8/4kHX_sqb7Uyf3vebDKvhTcsKrtXvA1.hV.yzOiO3pzw">https://hmsa.my.salesforce.com/sfc/p/#1N000002CAOI/a/3m000000MOq8/4kHX_sqb7Uyf3vebDKvhTcsKrtXvA1.hV.yzOiO3pzw</a>
	Reviewed: 3/23/2020						
Idaho	Yes <b>Hold claims until 4/1/2020</b>	2/4/2020	02	95 or GT	No cost sharing		<a href="https://providers.bcidaho.com/resources/pdfs/providers/Announcements/Coronavirus-FAQs.pdf">https://providers.bcidaho.com/resources/pdfs/providers/Announcements/Coronavirus-FAQs.pdf</a>  <a href="https://providers.bcidaho.com/resources/pdfs/providers/alerts/031820COVID19.pdf">https://providers.bcidaho.com/resources/pdfs/providers/alerts/031820COVID19.pdf</a>  <a href="https://providers.bcidaho.com/policies-and-procedures/pap/pap518.page">https://providers.bcidaho.com/policies-and-procedures/pap/pap518.page</a>
	Reviewed: 3/23/2020						
Illinois	Yes, but only established patients	3/18/2020	02* (didn't find directly, but often IL mirrors TX)	95	No cost sharing		<a href="https://www.bcbsil.com/provider/education/2020/2020_03_16.html">https://www.bcbsil.com/provider/education/2020/2020_03_16.html</a> (may change based on governor's last announcement)
	Reviewed: 3/23/2020						
Indiana	Yes	3/17/2020	02	95 or GT	No cost sharing	Yes	<a href="https://providernews.anthem.com/indiana/article/information-from-anthem-for-care-providers-about-covid-19-6">https://providernews.anthem.com/indiana/article/information-from-anthem-for-care-providers-about-covid-19-6</a>
	Updated: 4/7/2020						



**Payor Telehealth Policies** (Some payors updated on April 7, 2020. Please check back for updates)

State	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	Therapy** Services Coverage	More Info
Maryland  <i>Reviewed: 3/23/2020</i>	Yes	3/17/2020	02	95 or GT	Yes		<a href="https://individual.carefirst.com/individuals-families/about-us/coronavirus-healthcare-providers.page">https://individual.carefirst.com/individuals-families/about-us/coronavirus-healthcare-providers.page</a>  Medical Policy 2.01.072A Telemedicine
Massachusetts  <i>Reviewed: 4/7/2020</i>	Yes	3/16/2020	02	95 or GT	No cost sharing		<a href="https://provider.bluecrossma.com/ProviderHome/wcm/connect/926dbcde-330d-45bc-9fcb-d5ba2e0f78fd/Telemedicine_payment_policy.pdf?MOD=AJPERES&amp;CVID=">https://provider.bluecrossma.com/ProviderHome/wcm/connect/926dbcde-330d-45bc-9fcb-d5ba2e0f78fd/Telemedicine_payment_policy.pdf?MOD=AJPERES&amp;CVID=</a> <i>Updated 4/7/2020</i>  <a href="https://home.bluecrossma.com/coronavirus">https://home.bluecrossma.com/coronavirus</a>
Michigan  <i>Updated: 4/7/2020</i>	Yes	3/16/2020	02	95 or GT	Yes	No specific mention noted	<a href="https://www.bcbsm.com/content/dam/public/shared/documents/coronavirus/provider/telehealth-medical-providers.pdf">https://www.bcbsm.com/content/dam/public/shared/documents/coronavirus/provider/telehealth-medical-providers.pdf</a>  <a href="https://www.bcbsm.com/content/dam/public/shared/documents/coronavirus/provider/alerts/telehealth-procedure-codes-coronavirus.pdf">https://www.bcbsm.com/content/dam/public/shared/documents/coronavirus/provider/alerts/telehealth-procedure-codes-coronavirus.pdf</a>
Minnesota  <i>Reviewed: 3/23/2020</i>	Yes  Includes PT, OT, ST	3/20/2020	02	95 or GT	Yes		<a href="https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicContentServlet?contentId=P11GA_26858512">https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicContentServlet?contentId=P11GA_26858512</a>  <a href="https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicContentServlet?contentId=P11GA_12332836">https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicContentServlet?contentId=P11GA_12332836</a>  <a href="https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicContentServlet?contentId=P11GA_15515181">https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicContentServlet?contentId=P11GA_15515181</a>





**Payor Telehealth Policies** (Some payors updated on April 7, 2020. Please check back for updates)

State	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	Therapy** Services Coverage	More Info
New Jersey  Reviewed: 3/23/2020	Yes	3/17/2020	11	95 or GT	No cost sharing for in network providers		<a href="https://www.horizonblue.com/providers/news/news-legal-notice/providing-telephonic-care-no-costs-members">https://www.horizonblue.com/providers/news/news-legal-notice/providing-telephonic-care-no-costs-members</a>  <a href="https://www.horizonblue.com/providers/policies-procedures/policies/reimbursement-policies-guidelines/telemedicine-services">https://www.horizonblue.com/providers/policies-procedures/policies/reimbursement-policies-guidelines/telemedicine-services</a>
New Mexico  Updated: 4/7/2020	Yes	3/9/2020		95 or GT	No cost sharing	No specific notation	<a href="https://www.bcbsnm.com/provider/news/2020_03_30.html">https://www.bcbsnm.com/provider/news/2020_03_30.html</a>  <a href="https://www.bcbsnm.com/pdf/nmcc_telehealth_grg.pdf">https://www.bcbsnm.com/pdf/nmcc_telehealth_grg.pdf</a>  <a href="https://www.bcbsnm.com/provider/covid-19-preparedness.html">https://www.bcbsnm.com/provider/covid-19-preparedness.html</a>
New York  Reviewed: 3/23/2020	Yes	3/17/2020	02	95 or GT	No cost sharing		<a href="https://providernews.empireblue.com/article/information-from-empire-for-care-providers-about-covid-19">https://providernews.empireblue.com/article/information-from-empire-for-care-providers-about-covid-19</a>
North Carolina  Reviewed: 3/23/2020	Yes	3/6/2020	02	Optional -CR if audio only	Yes		<a href="https://www.bluecrossnc.com/provider-news/covid-19-additional-details-about-relief-efforts">https://www.bluecrossnc.com/provider-news/covid-19-additional-details-about-relief-efforts</a>  <a href="https://www.bluecrossnc.com/sites/default/files/document/attachment/services/public/pdfs/medicalpolicy/telehealth.pdf">https://www.bluecrossnc.com/sites/default/files/document/attachment/services/public/pdfs/medicalpolicy/telehealth.pdf</a>
North Dakota  Reviewed: 3/23/2020	Yes	3/16/2020	02	No e-visits require modifier 95	No cost sharing		<a href="https://www.bcbsnd.com/providers/new-s-resources/healthcare-news/covid-19-telehealth-expansion-update">https://www.bcbsnd.com/providers/new-s-resources/healthcare-news/covid-19-telehealth-expansion-update</a>

**Payor Telehealth Policies** (Some payors updated on April 7, 2020. Please check back for updates)

State	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	Therapy** Services Coverage	More Info
Ohio  Updated: 4/7/2020	Yes	3/17/2020	02	95 or GT	No cost sharing	Yes	<a href="https://providernews.anthem.com/ohio/article/information-from-anthem-for-care-providers-about-covid-19-updated-march-19-2020-6">https://providernews.anthem.com/ohio/article/information-from-anthem-for-care-providers-about-covid-19-updated-march-19-2020-6</a> Updated 4/1/2020
Oklahoma  Reviewed: 4/7/2020	Yes, but only established patients	3/15/2020		95	No cost sharing		<a href="https://www.bcbsok.com/provider/news/2020/2020_03_19.html">https://www.bcbsok.com/provider/news/2020/2020_03_19.html</a>
Oregon Reviewed: 3/23/2020	Yes	3/19/2020	11	GT	Yes		<a href="https://www.regence.com/provider/library/whats-new/covid-19">https://www.regence.com/provider/library/whats-new/covid-19</a>
Pennsylvania – Capital Blue  Updated: 4/7/2020	Yes		02		No cost sharing	Yes	<a href="https://www.capbluecross.com/wps/portal/cap/provider">https://www.capbluecross.com/wps/portal/cap/provider</a>  access Network Reimbursement Policy (NR-30.026) in the Provider Library on the Portal
Pennsylvania – Highmark  Reviewed: 3/23/2020	Yes	3/19/2020	02	95 or GT	No cost sharing		<a href="https://hbs.highmarkprc.com/COVID-19/Telemedicine-and-Virtual-Visits">https://hbs.highmarkprc.com/COVID-19/Telemedicine-and-Virtual-Visits</a>  <a href="https://content.highmarkprc.com/Files/ClaimsPaymentReimb/ReimbPolicies/rp-046.pdf">https://content.highmarkprc.com/Files/ClaimsPaymentReimb/ReimbPolicies/rp-046.pdf</a>
Rhode Island  Updated: 4/7/2020	Yes, TBA	3/18/2020 Hold claims	02	CR	No cost sharing	Yes	<a href="https://www.bcbsri.com/providers/update/bcbsri-announcement">https://www.bcbsri.com/providers/update/bcbsri-announcement</a>  <a href="https://www.bcbsri.com/providers/sites/providers/files/policies/2020/04/2020%20Telemedicine%20Telehealth%20and%20Telephome%20Services%20-%20TEMPORARY%20Policy%20-%20Effective%203.18.20.pdf">https://www.bcbsri.com/providers/sites/providers/files/policies/2020/04/2020%20Telemedicine%20Telehealth%20and%20Telephome%20Services%20-%20TEMPORARY%20Policy%20-%20Effective%203.18.20.pdf</a>  Login to portal

**Payor Telehealth Policies** (Some payors updated on April 7, 2020. Please check back for updates)

State	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	Therapy** Services Coverage	More Info
South Carolina            Updated: 4/7/2020	Yes 99201-99203 and 99211-99215	3/16/2020		95	No cost sharing	Yes	<a href="https://web.southcarolinablues.com/providers/providernews/providernewsarchives/2020providernews.aspx?article_id=1216">https://web.southcarolinablues.com/providers/providernews/providernewsarchives/2020providernews.aspx?article_id=1216</a>  <a href="http://www.cam-policies.com/internet/cmpd/cmp/mdclplcy.nsf/DispContent/76916BD004ECAD1F852581C90051F42B?opendocument">http://www.cam-policies.com/internet/cmpd/cmp/mdclplcy.nsf/DispContent/76916BD004ECAD1F852581C90051F42B?opendocument</a>  <a href="https://web.southcarolinablues.com/providers/providernews/providernewsarchives/2020providernews.aspx?article_id=1223">https://web.southcarolinablues.com/providers/providernews/providernewsarchives/2020providernews.aspx?article_id=1223</a>
South Dakota            Updated: 4/7/2020	Yes 99201-99203 99211-99215	3/16/2020	02	No Do not use GT or 95 or the claim will deny	No cost sharing	Yes	<a href="https://www.wellmark.com/Provider/CommunicationAndResources/covid-19-updates.aspx">https://www.wellmark.com/Provider/CommunicationAndResources/covid-19-updates.aspx</a>  **These guidelines can be found in the "Payment Policies and Reports" section of the Wellmark Provider Guide on Wellmark.com (Provider > Communications and Resources > Provider Guide).
Tennessee Updated: 4/7/2020	Yes	3/16/2020	02	No	Yes	Yes	<a href="https://bcbstupdates.com/provider-faq/">https://bcbstupdates.com/provider-faq/</a> Updated 4/7/2020



**Payor Telehealth Policies** (Some payors updated on April 7, 2020. Please check back for updates)

State	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	Therapy** Services Coverage	More Info
Texas    Reviewed: 4/7/2020	Yes (new & established patients)	3/10/2020	02	95	No cost sharing	No specific mention	<a href="https://www.bcbstx.com/provider/covid-19-preparedness.html">https://www.bcbstx.com/provider/covid-19-preparedness.html</a>  <a href="https://www.bcbstx.com/provider/pdf/tx_using_telemed_telehealth_covid19.pdf">https://www.bcbstx.com/provider/pdf/tx_using_telemed_telehealth_covid19.pdf</a>  <a href="https://www.bcbstx.com/provider/pdf/tx_cpcp01_telemed_and_telehealth_0510_2020.pdf">https://www.bcbstx.com/provider/pdf/tx_cpcp01_telemed_and_telehealth_0510_2020.pdf</a> (Policy says effective 5/2020, but it's the only one I found)
Utah Reviewed: 3/23/2020	Yes	3/19/2020	11	GT	Yes		<a href="https://www.regence.com/provider/library/whats-new/covid-19">https://www.regence.com/provider/library/whats-new/covid-19</a>
Vermont   Reviewed: 3/23/2020	Yes	3/20/2020					<a href="http://www.bcbsvt.com/wps/wcm/connect/ba790f30-c10f-4cbb-92d3-4b4aff92e8f1/cpp-26-temporary-preventive-care-telemedicine-pmt-policy-3.20.20.pdf?MOD=AJPERES">http://www.bcbsvt.com/wps/wcm/connect/ba790f30-c10f-4cbb-92d3-4b4aff92e8f1/cpp-26-temporary-preventive-care-telemedicine-pmt-policy-3.20.20.pdf?MOD=AJPERES</a>
Virginia  Updated: 4/7/2020	Yes	3/17/2020	02	95 or GT	No cost sharing	Yes	<a href="https://providernews.anthem.com/virginia/article/information-from-anthem-for-care-providers-about-covid-19-2">https://providernews.anthem.com/virginia/article/information-from-anthem-for-care-providers-about-covid-19-2</a> Updated 4/1/2020
Washington    Reviewed: 3/23/2020	Yes, but only for e-Visits or check-ins (very low RVU)	3/20/2020	02	Login to OneHealth Port to view "Telehealth / Telemedicine Services.pdf"	Yes		<a href="https://www.premera.com/wa/provider/coronavirus-faq/">https://www.premera.com/wa/provider/coronavirus-faq/</a>  <a href="https://www.premera.com/wa/provider/news/reminders-updates/billing-telehealth-services/">https://www.premera.com/wa/provider/news/reminders-updates/billing-telehealth-services/</a>  Medicare Advantage: <a href="https://www.premera.com/documents/044202.pdf">https://www.premera.com/documents/044202.pdf</a>

**Payor Telehealth Policies** (Some payors updated on April 7, 2020. Please check back for updates)

State	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	Therapy** Services Coverage	More Info
West Virginia  <i>Reviewed: 3/23/2020</i>	Yes	3/19/2020	02	95 or GT	No cost sharing		<a href="https://content.highmarkprc.com/Files/ClaimsPaymentReimb/ReimbPolicies/rp-046.pdf">https://content.highmarkprc.com/Files/ClaimsPaymentReimb/ReimbPolicies/rp-046.pdf</a>  <a href="https://hdebcbs.highmarkprc.com/COVID-19/Telemedicine-and-Virtual-Visits-DE">https://hdebcbs.highmarkprc.com/COVID-19/Telemedicine-and-Virtual-Visits-DE</a>
Wisconsin  <i>Reviewed: 3/23/2020</i>	Yes	3/17/2020	02	95 or GT	No cost sharing	Yes	<a href="https://providernews.anthem.com/wisconsin/article/information-from-anthem-for-care-providers-about-covid-19-10">https://providernews.anthem.com/wisconsin/article/information-from-anthem-for-care-providers-about-covid-19-10</a>
Wyoming  <i>Reviewed: 3/23/2020</i>	Yes	3/17/2020	11	GT Telephonic visits – no GT modifier	Yes		<a href="https://www.bcbswy.com/docs/providerupdates/E-bulletin_provider_update_COVID19_3_17_20.pdf">https://www.bcbswy.com/docs/providerupdates/E-bulletin_provider_update_COVID19_3_17_20.pdf</a>  Login to view March 19, 2020 Provider Update with Telehealth FAQ

Most commercial payors provide no cost sharing for services directly related to COVID-19. In the chart above, the answer “yes” to cost sharing is for telehealth services not directly related to COVID-19.

\*Most commercial payors state self-funded plans could opt out of no-cost sharing for telehealth. And some are subject to if the individual plan covers telemedicine.

\*\* PTs, OTs, and SLPs are not eligible providers for telehealth under Medicare. However, they can report E-visits, patient-initiated online *digital* services for established patients (e.g. online patient portal). They are represented by CPT codes 99421-99423 (0.43-1.39 RVUs) for physicians, physician assistants, and nurse practitioners and CPT codes G2061-G2063 (0.34-0.94 RVUs) for nonphysicians (PTs, OTs, SLPs). Commercial payors may cover certain therapy services under telehealth.