

Payor Telehealth Policies (Please check back for periodic updates)

Payor	Paying for Telehealth	Effective Date	POS	Modifier for Telemedicine (not eVisits, Phone calls, or Virtual Check-ins)	Cost Sharing for Non-Covid Related Services*	Therapy (PT/OT/SLP) Services Coverage	More Info
Medicare Updated: 5/11/2020	Yes	3/1/2020	POS that would have been reported had the service been furnished in person	95	Provider may waive for non-COVID-19 visits	Yes	https://www.cms.gov/files/document/covid-final-ifc.pdf List of telehealth services: https://www.cms.gov/Medicare/Medicare-General-Information/Telehealth/Telehealth-Codes https://www.cms.gov/newsroom/press-releases/trump-administration-issues-second-round-sweeping-changes-support-us-healthcare-system-during-covid
UHC Reviewed: 5/11/2020	Yes	3/17/2020	POS that would have been reported had the service been furnished in person	95	No cost sharing	Yes	https://www.uhcprovider.com/en/resource-library/news/provider-telehealth-policies.html https://www.uhcprovider.com/en/resource-library/news/Novel-Coronavirus-COVID-19/covid19-telehealth-services/covid19-telehealth-pt-ot-st.html
Aetna Reviewed: 5/11/2020	Yes	3/17/2020	02	95 or GT	No cost sharing if in-network	Yes	https://www.aetna.com/health-care-professionals/provider-education-manuals/covid-faq.html#acc_link_content_section_responsivegrid_copy_responsivegrid_accordion_12 All other telemedicine coverage is stated in the Aetna Telemedicine policy which is available to providers on the NaviNet and Availity portals. Updated April 21, 2020 In Availity, go to Payer Spaces Aetna Resources

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Cigna	Yes	3/17/2020	POS that would have been reported had the service been furnished in person	95, GQ, or GT	Yes	Yes	https://static.cigna.com/assets/chcp/resourceLibrary/medicalResourcesList/medicalDoingBusinessWithCigna/medicalDbwccCOVID-19.html https://static.cigna.com/spa/chcp/assets/Cigna-COVID-19-Billing-Guidance-for-Providers-3-18.pdf
Reviewed: 5/11/2020							
Humana	Yes	3/6/2020	POS that would have been reported had the service been furnished in person	95 *If previously submitted with POS 02 not necessary to submit a corrected claim If previously submitted without modifier 95, not necessary to submit a corrected claim	No cost sharing	Yes	https://humananews.com/health-and-wellness/humana-expands-access-to-telehealth-services-to-help-reduce-coronavirus-risk/ https://www.humana.com/provider/coronavirus/telemedicine https://docushare-web.apps.cf.humana.com/Marketing/docushare-app?file=3923140 https://www.humana.com/provider/medical-resources/claims-payments/claims-payment-policies (Search for Telehealth)
Reviewed: 5/11/2020							

Payor Telehealth Policies (Please check back for periodic updates)
BCBS/Anthem by State

State	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	Therapy** Services Coverage	More Info
Alabama	Yes, up to level 3 99201, 99202, 99203 99211, 99212, 99213	3/1/2020	02	No	No cost sharing	Yes	https://providers.bcbsal.org/portal/documents/10226/3494887/Telehealth+Billing+Guide/b92b12c5-585f-471c-5921-72465c49b16f https://providers.bcbsal.org/portal/web/pa/resources/-/resource/viewArticle/XBPIOAUGB
Updated: 4/23/2020							
Alaska	Yes	3/6/2020	POS that would have been reported had the service been furnished in person	95 or GT or GQ	No cost sharing	No specific mention noted But states "if the care provided is appropriate within the scope of the provider's licensure"	https://www.premera.com/ak/provider/coronavirus-19-faq/ Updates as of 4/27/2020 https://www.premera.com/ak/provider/news/reminders-updates/billing-telehealth-services/ *Login to OneHealthPort to view "Telehealth/ Telemedicine Services.pdf" Medicare Advantage: https://www.premera.com/documents/044202.pdf
Updated: 5/11/2020							
Arizona	Yes	3/11/2020			No cost sharing	No specific mention noted	https://newscenter.azblue.com/blue-cross-blue-shield-of-arizona-expands-support-for-coronavirus-services-and-care-waives-telehealth-cost-share-for-members/
Reviewed: 5/11/2020							

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State	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	Therapy** Services Coverage	More Info
Arkansas	Yes excluding 99205 and 99215 for telehealth	3/16/2020	02	95 or GT	No cost sharing	Yes Effective 4/1	https://www.arkansasbluecross.com/docs/librariesprovider9/default-document-library/covid-19_special-issue_april-2020.pdf?sfvrsn=eb9b61fd_4 https://www.arkansasbluecross.com/docs/librariesprovider9/default-document-library/covid-19-special-issue.pdf https://secure.arkansasbluecross.com/members/report.aspx?policyNumber=2015034#lbcpt
Updated: 5/11/2020							
California – Anthem Blue Cross	Yes Use 99201-99215 for telephone only calls as well; do not use 99441-99443	3/17/2020	02	95 or GT	No cost sharing	Yes All Anthem contracted providers can provide telehealth and telephonic services if clinically appropriate	https://providernews.anthem.com/california/article/information-from-anthem-for-care-providers-about-covid-19-5 Updated 5/8/2020
Updated: 5/11/2020							

Payor Telehealth Policies (Please check back for periodic updates)

State	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	Therapy** Services Coverage	More Info
California – Blue Shield Updated: 4/23/2020	Yes	3/17/2020	02	95 or GT	Yes	Yes	https://www.blueshieldca.com/bsca/bsc/wcm/connect/provider/provider_content/guidelines_resources/COVID-19-network-providers-info https://www.blueshieldca.com/bsca/bsc/public/common/PortalComponents/provider/StreamDocumentServlet?fileName=PRV_Cost-sharing_coding_and_billing.pdf
Colorado Updated: 4/23/2020	Yes	3/17/2020	02	95 or GT	No cost sharing	Yes	https://providernews.anthem.com/colorado/article/information-from-anthem-for-care-providers-about-covid-19-updated-march-20-2020 Updated 5/4/2020
Connecticut Reviewed: 4/23/2020	Yes	3/17/2020	02	95 or GT	No cost sharing	Yes	https://providernews.anthem.com/connecticut/article/information-from-anthem-for-care-providers-about-covid-19-3 Updated 4/22/2020
Delaware Updated: 4/23/2020	Yes	3/17/2020	02	95 or GT	No cost sharing	Yes	https://hdebcbbs.highmarkprc.com/COVID-19/Telemedicine-and-Virtual-Visits-DE https://content.highmarkprc.com/Files/ClaimsPaymentReimb/ReimbPolicies/rp-046.pdf Updated 4/20/2020 https://content.highmarkprc.com/Files/NewsletterNotices/SpecialBulletins/hmk-temp-telemed-code-list.pdf

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State	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	Therapy** Services Coverage	More Info
Florida	Yes	3/17/2020	POS that would have been reported had the service been furnished in person	95 or GT	Yes	Yes	https://www.floridablue.com/providers/covid-19-information https://www.floridablue.com/sites/floridablue.com/files/docs/COVID-19_Billing_Guidelines_05.01.20_v2_Approved.pdf Updated 5/1/2020
Updated 4/23/2020							
Georgia	Yes	3/17/2020	02	95 or GT	No cost sharing	Yes	https://providernews.anthem.com/georgia/article/information-from-anthem-for-care-providers-about-covid-19-4 Updated 4/22/2020
Updated 4/23/2020							
Hawaii	Yes	3/1/2020	02	95 or GT	No cost sharing	Yes	https://hmsa.my.salesforce.com/sfc/p/#1N000002CAOI/a/3m000000MXru/gJKkK.38KF4yt9sVLvJ_kUohnO_HK2DQdGTsq_d.wsQ Updated 5/4/2020 https://hmsa.my.salesforce.com/sfc/p/#1N000002CAOI/a/3m000000MOq8/4kHX_sqb7Uyf3vebDKvhTcsKrtXvA1.hV.yzOiO3pzw
Updated 4/23/2020							
Idaho	Yes Hold claims until 4/1/2020	2/4/2020	02	95 or GT	No cost sharing	Yes	https://providers.bcidaho.com/coronavirus-updates.page Check back daily for updates to FAQ section https://providers.bcidaho.com/policies-and-procedures/pap/pap518.page
Updated 4/23/2020							

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State	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	Therapy** Services Coverage	More Info
Illinois <i>Updated 4/23/2020</i>	Yes, but only established patients	3/19/2020	<i>Check with BCBSIL for specific instruction</i>	95	No cost sharing	Yes	https://www.bcbsil.com/provider/education/covid-19-preparedness.html https://www.bcbsil.com/provider/education/2020/2020_03_28.html https://www.bcbsil.com/provider/education/2020/2020_03_16.html
Indiana <i>Reviewed: 4/23/2020</i>	Yes	3/17/2020	02	95 or GT	No cost sharing	Yes	https://providernews.anthem.com/indiana/article/information-from-anthem-for-care-providers-about-covid-19-6 <i>Updated 4/22/2020</i>
Iowa <i>Reviewed: 4/23/2020</i>	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	https://www.wellmark.com/Provider/CommunicationAndResources/covid-19-updates.aspx **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).
Kansas <i>Updated: 4/23/2020</i>	Yes	3/16/2020	02	GT	No cost sharing	No specific mention	https://www.bcbsks.com/CustomerService/Providers/Publications/covid-19/ https://www.bcbsks.com/CustomerService/Providers/news/2020/2020-03-20_telehealth-services-temporarily-expanded.shtml

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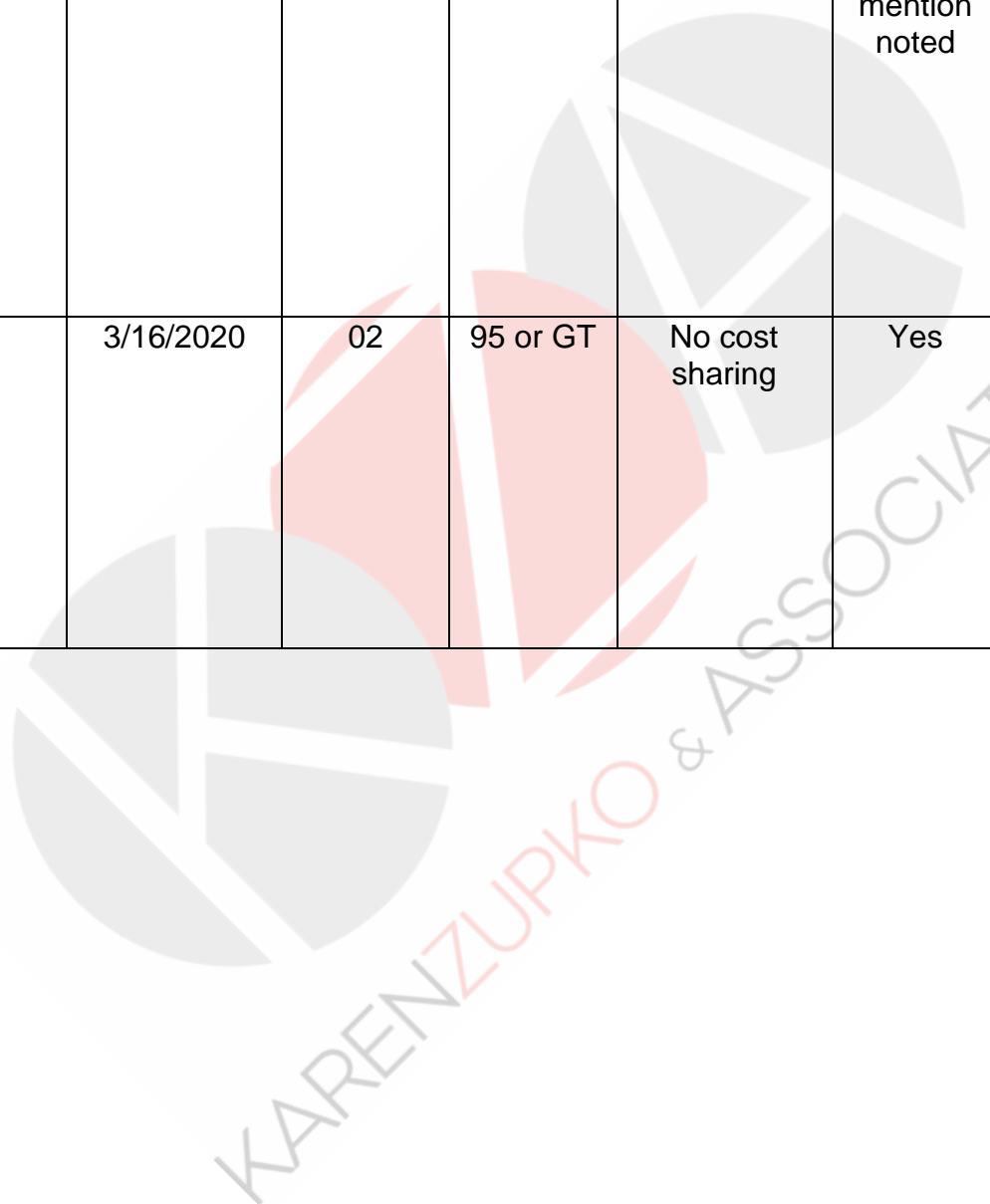
State	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	Therapy** Services Coverage	More Info
Kentucky <i>Reviewed 4/23/2020</i>	Yes	3/17/2020	02	95 or GT	No cost sharing	Yes	https://providernews.anthem.com/kentucky/article/information-from-anthem-for-care-providers-about-covid-19-7 <i>Updated 4/22/2020</i>
Louisiana <i>Updated: 4/23/2020</i>	Yes	3/17/2020	11	95 or GT	No cost sharing	Yes	https://providers.bcbsla.com/covid-19 https://providers.bcbsla.com/-/media/Files/Providers/2020-03-Telehealth-Covid-19-Communication-pdf.pdf?la=en https://providers.bcbsla.com/-/media/Files/Providers/Professional-Provider-Office-Manual/Section-537-Billing-Guidelines-Telemedicine-Telehealth-pdf.pdf?la=en&hash=DD21D592429AF0C8A68B869E30FF425860504D30
Maine <i>Reviewed: 4/23/2020</i>	Yes	3/17/2020	02	95 or GT	No cost sharing	Yes	https://providernews.anthem.com/maine/article/information-from-anthem-for-care-providers-about-covid-19-updated-march-19-2020-1 <i>Updated 4/28/2020</i>
Maryland <i>Updated: 4/23/2020</i>	Yes	3/17/2020	02	95 or GT	No cost sharing	Yes	https://individual.carefirst.com/individuals-families/about-us/coronavirus-telemedicine.page https://individual.carefirst.com/carefirst-resources/pdf/carefirst-telemedicine-code-modifier.pdf

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State	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	Therapy** Services Coverage	More Info
Massachusetts	Yes	3/16/2020	02	95 or GT	No cost sharing	No specific mention noted	https://provider.bluecrossma.com/ProviderHome/wcm/connect/bd17444e-525d-4027-978c-a3cf3c39c2ad/COVID-19 Public Health Emergency payment_policy.pdf?MOD=AJPERES&CVID= Updated 4/29/2020 https://www.bluecrossma.com/Provider/covid-19/covid-19.html?ICID=Prov_coronavirus
Michigan	Yes	3/16/2020	02	95 or GT	No cost sharing	Yes	https://www.bcbsm.com/content/dam/public/shared/documents/coronavirus/provider/telehealth-medical-providers.pdf Updated 5/8/2020 https://www.bcbsm.com/content/dam/public/shared/documents/coronavirus/provider/alerts/telehealth-procedure-codes-coronavirus.pdf

Reviewed: 5/11/2020

Updated: 4/23/2020



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State	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	Therapy** Services Coverage	More Info
Minnesota	Yes Allows telehealth services to be provided over the phone	3/20/2020	02	95 or GT	Yes	Yes	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicContentServlet?contentId=P11GA_26858512 https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicContentServlet?contentId=P11GA_12332836 https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicContentServlet?contentId=P11GA_15515181 FAQs https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicContentServlet?contentId=P11GA_26853717
Updated: 4/23/2020							
Mississippi	Yes Up to level 3 regardless if provided telephonically or using visual equipment	3/16/2020	02	95 or GT	No cost sharing	Yes 97110 and 97530	https://webstatic.bcbsms.com/pdf/COVID-19_Pandemic_Telemedicine_Policy_4.27.20_w_links.pdf Updated 4/27/2020 https://www.bcbsms.com/coding-policy-search#/policy-detail?id=08cbd635-653f-4420-813a-14f483a9892c https://www.bcbsms.com/medical-policy-search#/policy-detail?id=b43cd9e2-84fa-45d8-9189-2088f0d5aa19 https://www.bcbsms.com/healthy/news-articles/bcbsms-expanding-access-to-care
Updated: 5/11/2020							

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State	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	Therapy** Services Coverage	More Info
Missouri <i>Reviewed: 4/23/2020</i>	Yes	3/17/2020	02	95 or GT	No cost sharing	Yes	https://providernews.anthem.com/missouri/article/information-from-anthem-for-care-providers-about-covid-19-8
Montana <i>Updated: 4/23/2020</i>	Yes	2/4/2020	02	GQ or GT	No cost sharing	Yes	https://www.bcbsmt.com/provider/education-and-reference/news?lid=k8cxumar https://www.bcbsmt.com/provider/education-and-reference/news?lid=k7sxoqp8 Login for Telemedicine Compensation Policy
Nebraska <i>Updated: 4/23/2020</i>	Yes (no video component required)	3/16/2020	02	95	No cost sharing	Yes	https://www.nebraskablue.com/en/Providers/COVID-19 See Telehealth Section of Policies and Procedures Manual updated on 4/24/2020
Nevada <i>Reviewed: 4/23/2020</i>	Yes	3/17/2020	02	95 or GT	No cost sharing	Yes	https://providernews.anthem.com/nevada/article/information-from-anthem-for-care-providers-about-covid-19-updated-march-19-2020 Updated 5/4/2020
New Hampshire <i>Reviewed: 4/23/2020</i>	Yes	3/17/2020	02	95 or GT	No cost sharing	Yes	https://providernews.anthem.com/new-hampshire/article/information-from-anthem-for-care-providers-about-covid-19-updated-march-19-2020-2 Updated 5/4/2020

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State	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	Therapy** Services Coverage	More Info
New Jersey	Yes	3/17/2020	POS that would have been reported had the service been furnished in person	95 or GT	No cost sharing	Yes	https://www.horizonblue.com/provider-s/news/news-legal-notice/providing-telephonic-care-no-costs-members https://www.horizonblue.com/provider-s/policies-procedures/policies/reimbursement-policies-guidelines/telemedicine-services https://www.horizonblue.com/sites/default/files/2020-04/Commercial_Code_List.pdf
Updated: 4/23/2020							
New Mexico	Yes 99213-99215	3/9/2020	Contact BCBS NM for specific guidance	95	No cost sharing	No specific notation	https://www.bcbsnm.com/provider/news/2020_03_30.html https://www.bcbsnm.com/pdf/nmcc_telehealth_qrg.pdf https://www.bcbsnm.com/provider/covid-19-preparedness.html
Reviewed: 5/11/2020							
New York	Yes	3/1/2020	02	95 or GT	No cost sharing	Yes	https://providernews.empireblue.com/article/information-from-empire-for-care-providers-about-covid-19-updated-april-22-2020 Updated 4/22/2020
Updated: 4/23/2020							
North Carolina	Yes Can use phone if video not available. Append CR modifier when phone only	3/6/2020	02	CR if audio only	Yes	No specific notation	https://www.bluecrossnc.com/provider-news/covid-19-additional-details-about-relief-efforts https://www.bluecrossnc.com/sites/default/files/document/attachment/services/public/pdfs/medicalpolicy/telehealth.pdf
Reviewed: 5/11/2020							

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State	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	Therapy** Services Coverage	More Info
North Dakota <i>Updated: 4/23/2020</i>	Yes	3/16/2020	02	No e-visits require modifier 95	No cost sharing	Yes	https://www.bcbsnd.com/providers/news-resources/healthcare-news/covid-19-telehealth-expansion-update
Ohio <i>Reviewed: 4/23/2020</i>	Yes	3/17/2020	02	95 or GT	No cost sharing	Yes	https://providernews.anthem.com/ohio/article/information-from-anthem-for-care-providers-about-covid-19-9 Updated 5/4/2020
Oklahoma <i>Updated: 4/23/2020</i>	Yes,	3/15/2020	02	95, GT, GQ	No cost sharing	Yes	https://www.bcbsok.com/provider/news/2020/2020_03_19.html https://www.bcbsok.com/provider/pdf/covid-19-fags-4-2-20.pdf
Oregon <i>Reviewed: 5/11/2020</i>	Yes	3/19/2020	POS that would have been reported had the service been furnished in person	95 During the PHE	Yes	No specific notation	https://www.regence.com/provider/library/whats-new/covid-19 (refer to POS and modifier usage during PHE above) https://www.regence.com/provider/library/policies-guidelines/reimbursement-policy/virtual-care
Pennsylvania – Capital Blue <i>Updated: 4/23/2020</i>	Yes		02		No cost sharing	Yes	https://www.capbluecross.com/wps/portal/cap/provider/covid-19-information/telehealth access Network Reimbursement Policy (NR-30.026) in the Provider Library on the Portal

Payor Telehealth Policies (Please check back for periodic updates)

State	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	Therapy** Services Coverage	More Info
Pennsylvania – Highmark Updated: 4/23/2020	Yes	3/13/2020	02	95 or GT	No cost sharing	Yes	https://hbs.highmarkprc.com/COVID-19/Telemedicine-and-Virtual-Visits#coding-billing https://content.highmarkprc.com/Files/ClaimsPaymentReimb/ReimbPolicies/rp-046.pdf
Rhode Island Updated: 4/23/2020	Yes	3/18/2020	02	CR	No cost sharing	Yes	https://www.bcbsri.com/providers/update/bcbsri-announcement https://www.bcbsri.com/providers/sites/providers/files/policies/2020/03/2020%20Telemedicine%20Telehealth%20and%20Telephone%20Services%20-%20Temporary%20Policy%20-%20Effective%203.18.20%20-%20Update%203.27.pdf Login to portal
South Carolina Updated: 4/23/2020	Yes Additional services added on 4/16/2020	3/16/2020	POS that would have been reported had the service been furnished in person	95	No cost sharing	Yes	https://web.southcarolinablues.com/providers/providernews/providernewsarchives/2020providernews.aspx?articleid=1216 http://www.cam-policies.com/internet/cmpd/cmp/mdclplcy.nsf/DispContent/76916BD004ECA D1F852581C90051F42B?opendocument Updated 4/2020 https://web.southcarolinablues.com/providers/providernews/providernewsarchives/2020providernews.aspx?articleid=1223

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State	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	Therapy** Services Coverage	More Info
South Dakota	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	https://www.wellmark.com/Provider/CommunicationAndResources/covid-19-updates.aspx **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).
Reviewed: 4/23/2020							
Tennessee	Yes	3/16/2020	02	95	Yes	Yes	https://bcbstupdates.com/provider-faq/
Updated: 4/23/2020							
Texas	Yes (new & established patients)	3/10/2020	02	95, GT, GQ	No cost sharing	Yes	https://www.bcbstx.com/provider/covid-19-preparedness.html https://www.bcbstx.com/provider/pdf/tx_using_telemed_telehealth_covid19.pdf FAQ: https://www.bcbstx.com/provider/pdf/tx_provider_faq_covid19.pdf
Updated: 4/23/2020							
Utah	Yes	3/19/2020	POS that would have been reported had the service been furnished in person	95 During the PHE	Yes	No specific notation	https://www.regence.com/provider/library/whats-new/covid-19#temporary-updates-to-telehealth
Reviewed: 5/1/2020							
Vermont	Yes	3/13/2020	02	95 or GT	Yes	Yes	https://www.bcbsvt.com/sites/default/files/2020-04/cpp-03-bcbsvt-telemedicine-pmt-policy-03.19.20-rev04.06.20.pdf
Updated 4/23/2020							

Payor Telehealth Policies (Please check back for periodic updates)

State	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	Therapy** Services Coverage	More Info
Virginia <i>Reviewed: 4/23/2020</i>	Yes	3/17/2020	02	95 or GT	No cost sharing	Yes	https://providernews.anthem.com/virginia/article/information-from-anthem-for-care-providers-about-covid-19-updated-april-22-2020 <i>Updated 4/22/2020</i>
Washington <i>Updated: 5/11/2020</i>	Yes, but only for e-Visits or check-ins (very low RVU)	3/6/2020	POS that would have been reported had the service been furnished in person	95 or GT During PHE	No cost sharing	No specific notation if the care provided is appropriate within the scope of the provider's licensure	https://www.premera.com/wa/provider/coronavirus-faq/
West Virginia <i>Updated: 4/23/2020</i>	Yes	3/13/2020	02	95 or GT	No cost sharing	Yes	https://hwvbcbs.highmarkprc.com/COVID-19/Telemedicine-and-Virtual-Visits Telemedicine Code List https://content.highmarkprc.com/Files/NewsletterNotices/SpecialBulletins/hmk-temp-telemed-code-list.pdf https://content.highmarkprc.com/Files/ClaimsPaymentReimb/ReimbPolicies/rp-046.pdf
Wisconsin <i>Reviewed: 4/23/2020</i>	Yes	3/17/2020	02	95 or GT	No cost sharing	Yes	https://providernews.anthem.com/wisconsin/article/information-from-anthem-for-care-providers-about-covid-19-10 <i>Updated 5/4/2020</i>

Payor Telehealth Policies (Please check back for periodic updates)

State	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	Therapy** Services Coverage	More Info
Wyoming	Yes	3/20/2020	POS that would have been reported had the service been furnished in person	GT Telephonic visits – no GT modifier	No cost sharing	Yes Add 99199 with .01 charge to PT/OT/SLP telemedicine services	https://www.bcbswy.com/docs/providers/updates/Telemedicine_Matrix.pdf https://www.bcbswy.com/docs/providers/updates/E-bulletin_provider_update_COVID19_3_17_20.pdf FAQ 3/24/2020: https://www.bcbswy.com/docs/providers/updates/BCBSWY_provider_update_COVID19_3_24_20.pdf

Updated: 4/23/2020

*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.