

Policy Tracker for Telemedicine Visits

This resource is a comprehensive list of commercial health plan payers (payers) and their coverage policies for telemedicine services during this COVID-19 pandemic.

The **E/M table** provides a list of which payers cover telemedicine visits for both New Patients and Established Patients.

The **Coverage table** provides a list of payers and their coverage policies for telemedicine services, including the date policies are effective until, along with links to each of their prospective websites regarding further information on coverage for telemedicine visits.

The **Resource table** provides additional resources with links to the Centers for Medicare and Medicaid (CMS), the American Medical Association (AMA), and the Department of Health and Human Services (HHS) Office for Civil Rights (OCR).

* Note: This information is not a guarantee of payment. Coverage determination is determined by each individual payer. Please check with payers regarding payment policies.

E/M Table

Carrier	New Patient	Est. Patient
Aetna	X	X
Allways Health Partners	X	X
AmBetter	X	X
Anthem	X	X
Arizona Blue		
Arkansas Blue Cross Blue Shield	X	X
Avera Health Plans		
AvMed		
Blue Cross Blue Shield Alabama	X	X
Blue Cross Blue Shield Hawaii		
Blue Cross Blue Shield Illinois	X	X
Blue Cross Blue Shield Kansas	X	X
Blue Cross Blue Shield Kansas City		
Blue Cross Blue Shield Louisiana	X	X
Blue Cross Blue Shield Massachusetts	X	X
Blue Cross Blue Shield Michigan		
Blue Cross Blue Shield Minnesota		
Blue Cross Blue Shield Mississippi		X
Blue Cross Blue Shield Montana	X	X
Blue Cross Blue Shield Nebraska	X	X
Blue Cross Blue Shield North Carolina	X	X
Blue Cross Blue Shield North Dakota	X	X
Blue Cross Blue Shield New Mexico	X	X
Blue Cross Blue Shield Oklahoma	X	X
Blue Cross Blue Shield Rhode Island	X	X
Blue Cross Blue Shield South Carolina		
Blue Cross Blue Shield Tennessee	X	X
Blue Cross Blue Shield Texas	X	X
Blue Cross Blue Shield Vermont		
Blue Cross Blue Shield Western New York	X	X
Blue Cross Blue Shield Wyoming		
Blue Cross Idaho		
Blue Shield Northeastern New York	X	X
Blue Shield of California	X	X
BMC HealthNet Plan	X	X
Bright Health	X	X
Capital Blue Cross		
CareFirst Blue Cross Blue Shield	X	X

Carrier	New Patient	Est. Patient
CareSource		
Cigna	X	X
Common Ground Health Care		
CommunityCare Health Insurance Plans	X	X
Dean Health Plan	X	X
EmblemHealth	X	X
Excellus Blue Cross Blue Shield	X	X
Florida Blue	X	X
Geisinger		
Harvard Pilgrim Health Care	X	X
HealthNet		
Highmark Blue Cross Blue Shield	X	X
Horizon Blue Cross Blue Shield	X	X
Humana		
Independence Blue Cross	X	X
Molina Healthcare		
Neighborhood Health Plan of Rhode Island		
New Mexico Health Connection	X	X
Oscar	X	X
Qualchoice	X	X
Premera Blue Cross		
Regence Blue Cross Blue Shield	X	X
Sanford Health		
True Health New Mexico	X	X
Tufts Health Plan	X	X
UnitedHealthcare		X
UPMC Health Plan		
Viva Health	X	X
Wellmark Blue Cross Blue Shield		X

* Some insurers are limiting E/M visits to level 3 severity

**Some insurers may be providing coverage and reimbursement for E/M but if it is not clear it is not indicated here. Please reference Insurance Coverage tab for cost sharing requirements

<https://www.aad.org/member/practice/managing/coronavirus/teledermatology>

Coverage table

Insurer	Copayment	Duration	Notes	Date last reviewed	Reimbursement Parity	Link
Aetna	Waived	4-Jun	<p>Teladoc options through the Aetna Health app; Network providers who deliver virtual care, such as live video-conferencing; and other virtual care apps or services provided as part of plan</p> <p>Telemedicine (synchronous AV) office visits (E/M codes) for Dermatologists are currently included as allowable. There have also been temporary liberalizations for G2010 and G2012, which might effect Dermatologists.</p>	18-Mar		https://www.aetna.com/individuals-families/member-rights-resources/covid19.html
Allways Health Partners	Waived		Coverage for telehealth “virtual” visits with providers	23-Mar		https://allwayshealthpartners.org/meet-us/Newsroom/Coronavirus-Notice
AmBetter	Waived	30-Jun	Members can receive coverage for telehealth services from their provider.	23-Mar		https://www.ambetterhealth.com/provider-resources/coronavirus-guidelines.html

Insurer	Copayment	Duration	Notes	Date last reviewed	Reimbursement Parity	Link
Anthem	Waived	14-Jun	<p>Most plans include telehealth as part of their benefits. If LiveHealth Online is not a plan benefits, members can use it for \$59 per visit.</p> <p>If in-network doctors plan do not use LiveHealth Online, but have their own telemedicine technology to see patients, physicians can use that technology to see patients at no cost until June 14, 2020.</p>	20-Mar		https://www.anthem.com/blog/member-news/how-to-protect/
Arizona Blue			<p>Seeking clarification on policy and duration.</p> <p>BCBSAZ will waive the member cost share for telehealth sessions, and expand access to telehealth and nurse/provider hotlines.</p>	24-Mar		https://newscenter.azblue.com/blue-cross-blue-shield-of-arizona-expands-support-for-coronavirus-services-and-care-waives-telehealth-cost-share-for-members/
Arkansas Blue Cross Blue Shield		15-May	Fully insured members and healthcare providers can utilize audio-visual and telephone technology for certain services related to physical and/or behavioral health, in lieu of an in-person visit, where appropriate in the provider's professional judgment	23-Mar		https://www.arkansasbluecross.com/company/media/press-release/press-releases/2020/03/19/covid-19-mental-health

Insurer	Copayment	Duration	Notes	Date last reviewed	Reimbursement Parity	Link
Avera Health Plans			No Guidance Released	24-Mar		-
AvMed	Copays waived for MDLive	15-May	Copays waived for MDLive	23-Mar		https://www.avmed.org/documents/20182/4380806/Coronavirus+QA_Benefits++Coverage_V7.pdf/6826bf32-ec39-4019-8310-79bf7f7bae11
Blue Cross Blue Shield Alabama	Standard	15-Apr	<p>All normal documentation requirements as well as member cost sharing still applies.</p> <p>Allowing what would have been a lower level office visit to be performed over the phone. This applies to all medical providers, extenders and behavioral health providers. Will accept claims for levels 1-3 E&Ms (99211,2,3 and 99201,2,3) for new and established patients. Place of service is home.</p> <p>Expansion allows physicians, physician assistants, nurse practitioners and behavioral health practitioners to provide medically necessary services via telephone consultation. *Details provided via email with Medical Director</p>	18-Mar		https://www.bcbsal.org/web/coronavirus

Insurer	Copayment	Duration	Notes	Date last reviewed	Reimbursement Parity	Link
Blue Cross Blue Shield Hawaii			No expansion of benefits announced at this time. Members have access to "HMSA Online Care"	23-Mar		https://hmsa.com/well-being/online-care/
Blue Cross Blue Shield Illinois	Cost Sharing Remains Same		<p>Members can access provider visits for covered services through telemedicine or telehealth (including audio-only visits) as outlined in their benefit plan.</p> <p>For members with telehealth coverage, telehealth visits will be covered as a regular office visit for providers who offer the service through 2-way, live interactive telephone or digital video consultations. Members may also access Virtual Visits benefit provided by BCBSIL and powered by MDLIVE</p>	24-Mar		https://www.bcbsil.com/covid-19/whats-covered#telehealth https://www.bcbsil.com/provider/education/covid-19-preparedness.html

Insurer	Copayment	Duration	Notes	Date last reviewed	Reimbursement Parity	Link
Blue Cross Blue Shield Kansas	Waived		<p>Telehealth services for any visit that is medically reasonable to be done using telehealth. It must be patient initiated. The visit does not have to be specific to COVID-19 testing.</p> <p>E-visits, done within an established patient and provider relationship, and initiated by the patient, specifically related to diagnosis and treatment and requiring medical decision making. Scheduling appointments would not be included care.</p>	23-Mar		https://www.bcbsks.com/news/NewsReleases/2020/03-20_bcbsks-updated-covid-19-response.shtml
Blue Cross Blue Shield Kansas City	Waived for Blue KC Virtual Care app		No changes beyond waiving of cost sharing for encounters through Blue KC Virtual Care App	23-Mar		https://www.bluekc.com/consumer/covid-19.html

Insurer	Copayment	Duration	Notes	Date last reviewed	Reimbursement Parity	Link
Blue Cross Blue Shield Louisiana	Waived for BlueCare		BlueCare is provided with no copayment. Members can also check their regular healthcare provider's website or call the office to see if they offer telehealth options. Patients will need to pay standard cost-sharing amount (copayment, coinsurance and/or deductible) to use telehealth services other than BlueCare.	23-Mar		https://www.bcbsla.com/landing/covid19
Blue Cross Blue Shield Massachusetts	Waived		Waived member cost share (copays, co-insurance and deductibles) for all medically necessary covered services that are provided via phone (telephonic) or video (telehealth) at no cost to members, effective retroactively to March 16, 2020.	19-Mar		https://home.bluecrossma.com/coronavirus
Blue Cross Blue Shield Michigan			Insurer already provides access through a telehealth platform for in-network providers to deliver care. No additional expansion of benefits at this time.	23-Mar		https://www.bcbsm.com/content/public/en/index/common/important-information/covid-19.html?spiff=coronavirus&location=Homepage-5.html

Insurer	Copayment	Duration	Notes	Date last reviewed	Reimbursement Parity	Link
Blue Cross Blue Shield Minnesota	Waived for Doctor on Demand		Doctor on Demand is provided with no copayment. Access under other platforms does not appear to be expanded.	23-Mar		https://www.bluecrossmn.com/about-us/newsroom/coronavirus-how-we-are-responding-covid-19
Blue Cross Blue Shield Mississippi	Standard	30-Apr	For routine evaluation and management of established patients, Healthcare Providers (MDs, DOs and Professional Allied Providers, such as Nurse Practitioners) may bill for established patient evaluation and management codes up to a Level 3 (CPT codes 99211, 99212 and 99213) with a place of service 02 (Telehealth), regardless if provided telephonically or using visual equipment. Please note, however, providers should only bill for telephonic visits when the provider speaks directly to the patient.	21-Mar		Update sent via myBlue Provider to contracted physicians

Insurer	Copayment	Duration	Notes	Date last reviewed	Reimbursement Parity	Link
Blue Cross Blue Shield Montana	Standard		Members can access provider visits for covered services through telemedicine or telehealth (including audio-only visits) as outlined in their benefit plan. For members with telehealth coverage, telehealth visits will be covered as a regular office visit for providers who offer the service through 2-way, live interactive telephone or digital video consultations. Members may also access Virtual Visits benefit provided by BCBSMT and powered by MDLIVE	23-Mar		https://www.bcbsmt.com/covid-19/whats-covered#telehealth https://www.bcbsmt.com/provider/education-and-reference/news?lid=k7sxopwr
Blue Cross Blue Shield Nebraska	Waived		All telehealth visits from providers will be paid with no member cost share for all members covered under a Blue Cross and Blue Shield of Nebraska medical plan until further notice.	18-Mar		https://www.nebraskablue.com/Member-Services/Find-a-Doctor/Telehealth?_ga=2.4964979.1743386881.1584554711-275880179.1582121876

Insurer	Copayment	Duration	Notes	Date last reviewed	Reimbursement Parity	Link
Blue Cross Blue Shield New Mexico	Standard		Members can access provider visits for covered services through telemedicine or telehealth (including audio-only visits) as outlined in their benefit plan. For members with telehealth coverage, telehealth visits will be covered as a regular office visit for providers who offer the service through 2-way, live interactive telephone or digital video consultations. Members may also access Virtual Visits benefit provided by BCBSNM and powered by MDLIVE	19-Mar		https://www.bcbsnm.com/covid-19/whats-covered#telehealth https://www.bcbsnm.com/provider/covid-19-preparedness.html
Blue Cross Blue Shield North Carolina			Visits to providers that previously required an in-person encounter can be performed virtually and will be paid at parity with office visits as long as they are medically necessary, meet criteria in the updated Blue Cross NC Telehealth Corporate Reimbursement Policy, and occur on or after March 6, 2020.	24-Mar	Same as in-office	https://www.bluecrossnc.com/provider-news/covid-19-additional-details-about-relief-efforts

Insurer	Copayment	Duration	Notes	Date last reviewed	Reimbursement Parity	Link
Blue Cross Blue Shield North Dakota			Members are encouraged to use online doctor visits made available by their health care provider, or; Members can use insurers online doctor visit service by going to www.amwell.com and entering the Service Code BCBSND. Coverage for an online doctor visit is included in many BCBSND health plans; contact employer or call the number on the back of ID card to learn more about coverage.	18-Mar		https://www.bcbsnd.com/newscenter/health-wellness/-how-bcbsnd-is-responding-to-coronavirus-to-help-protect-the--he
Blue Cross Blue Shield Oklahoma			Members can access provider visits for covered services through telemedicine or telehealth (including audio-only visits) as outlined in their benefit plan. For members with telehealth coverage, telehealth visits will be covered as a regular office visit for providers who offer the service through 2-way, live interactive telephone or digital video consultations. Members may also access Virtual Visits benefit provided by BCBSOK and powered by MDLIVE.	23-Mar		https://www.bcbsok.com/covid-19/whats-covered#telehealth https://www.bcbsok.com/provider/covid-19-preparedness.html

Insurer	Copayment	Duration	Notes	Date last reviewed	Reimbursement Parity	Link
Blue Cross Blue Shield Rhode Island			Members have access to the treatment over the phone from your primary care provider and most specialists. Patients may still have to pay your copay, deductible, or other cost-sharing if you video chat with a provider through BCBSRI Doctors Online.	23-Mar		https://www.bcbsri.com/coronavirus
Blue Cross Blue Shield South Carolina			Further guidance forthcoming. Telephone reimbursement will reimburse at approximately equivalent level as Medicare Synchronous audio-video telehealth visits remains unchanged – it has been in place for many months now. Requests for applications for the telehealth visits can be requested at VirtualCare@bcssc.com	17-Mar		-
Blue Cross Blue Shield Tennessee		30-Apr	Members have access to virtual and telephone consultations with their provider.	20-Mar		https://bcbstupdates.com/were-prepared-to-support-our-members-and-communities/

Insurer	Copayment	Duration	Notes	Date last reviewed	Reimbursement Parity	Link
Blue Cross Blue Shield Texas			Members can access provider visits for covered services through telemedicine or telehealth (including audio-only visits) as outlined in their benefit plan. For members with telehealth coverage, telehealth visits will be covered as a regular office visit for providers who offer the service through 2-way, live interactive telephone or digital video consultations. Members may also access Virtual Visits benefit provided by BCBSTX and powered by MDLIVE.	23-Mar		https://www.bcbstx.com/covid-19/whats-covered#telehealth https://www.bcbstx.com/provider/covid-19-preparedness.html
Blue Cross Blue Shield Vermont			Telehealth availability is provided with through AmWell. Access under other platforms does not appear to be expanded.	24-Mar		http://bcbsvt.com/health-and-wellness/coronavirus-update/
Blue Cross Blue Shield Western New York			Doctor on Demand is provided. Members have access to virtual and telephone consultations with their provider.	23-Mar		https://www.bcbswny.com/content/wny/provider/news/coronavirus.html
Blue Cross Blue Shield Wyoming			No Guidance Released	23-Mar		-

Insurer	Copayment	Duration	Notes	Date last reviewed	Reimbursement Parity	Link
Blue Cross Idaho	Cost Sharing Remains Same	31-Jul	Telehealth services are covered according to a member's benefit plan from any in-network healthcare provider able to provide telehealth services in accordance with state law.	19-Mar		https://bcidaho.com/coronavirus/
Blue Shield of California	Waived for TelaDoc	31-May	Physicians may conduct outpatient treatment sessions that do not require hands-on treatment with Blue Shield commercial, Medicare Advantage and Medi-Cal plan members, during this state of emergency caused by COVID-19	24-Mar	Same as in-office	https://www.blueshieldca.com/bsca/bsc/wcm/connect/provider/provider_content_en/guidelines_resources/telehealth-virtual-care
Blue Shield Northeastern New York			Doctor on Demand is provided. Members have access to virtual and telephone consultations with their provider.	20-Mar		https://www.bsneny.com/content/neny/provider/news/coronavirus.html
BMC HealthNet Plan	Cost Sharing Remains Same		Telehealth visits are covered if you use a network provider that offers telehealth appointments. Not all providers offer a telehealth option.	19-Mar		https://www.bmchp.org/Why-BMC-HealthNet-Plan/News/COVID-19-News

Insurer	Copayment	Duration	Notes	Date last reviewed	Reimbursement Parity	Link
Bright Health			Virtual visits are covered if in alignment with Medicare telehealth standards, as outlined in the Coronavirus Preparedness Response and Supplemental Appropriations Act.	23-Mar		https://cdn1.brighthealthplan.com/provider-resources/covid-claims-codes.pdf
Capital Blue Cross	Waived for Virtual Care (Capital Blue platform)	15-Apr	Virtual Care (Capital Blue platform) is provided with no copayment. Access under other platforms does not appear to be expanded.	23-Mar		https://www.capbluecross.com/wps/portal/cap/home/explore/resource/coronavirus

Insurer	Copayment	Duration	Notes	Date last reviewed	Reimbursement Parity	Link
CareFirst Blue Cross Blue Shield	Varying		<p>For telemedicine accessed through a CareFirst Video Visit, copays, coinsurance, and deductibles will be waived for the duration of this public health emergency—including behavioral health, lactation support, nutrition counseling and urgent care services.</p> <p>For other provider sponsored telemedicine, CareFirst will continue to pay providers for those services, but members may be subject to copays, coinsurance or deductibles.</p> <p>For clinician staff of primary care, general practice, internal medicine, pediatrics, OBGYN and associated nurse practitioners, CareFirst will pay for telephone consultations during this public health emergency, with no member out-of-pocket cost.</p>	18-Mar		https://individual.carefirst.com/individuals-families/about-us/coronavirus-resource-center.page
CareSource			No Guidance Released	19-Mar		-

Insurer	Copayment	Duration	Notes	Date last reviewed	Reimbursement Parity	Link
Cigna			<p>Members may receive virtual medical care not related to COVID-19 by physicians and certain providers with virtual care capabilities.</p> <p>Members can receive non-COVID-19 related virtual care from their provider through May 31, 2020 (e.g., oncology follow-up visit), covered and reimbursed at standard office visit rates and customer cost-share.</p> <p>Non COVID-19 related in-office and virtual care remains at standard cost share, billing, and reimbursement requirements.</p> <p>***Use GQ Modifier for claims***</p>	23-Mar	Same as in-office	https://static.cigna.com/assets/chcp/resourceLibrary/medicalResourcesList/medicalDoingBusinessWithCigna/medicalDbwccOVID-19.html
Common Ground Health Care			No Guidance Released	23-Mar		https://www.commongroundhealthcare.org/wp-content/uploads/2020/03/COVID-19.Website.FAQs-final.pdf
Community Care Health Insurance Plans			Telehealth services, including a phone call or virtual visit with an in-network doctor will be covered.	20-Mar		https://www.ccok.com/News/2020/Telemedicine/

Insurer	Copayment	Duration	Notes	Date last reviewed	Reimbursement Parity	Link
Dean Health Plan	Cost Sharing Remains Same		In alignment with CMS, telehealth service coverage is temporarily expanded. Do not submit telemedicine claims until April 1, 2020, to provide time to update administrative systems.	19-Mar		https://www.deancare.com/getmedia/8d4cdfbe-0018-49a6-8d6c-cba271645812/DHP-COVID19-Telemedicine.pdf
EmblemHealth	Waived		In-network telehealth services, including a phone call or virtual visit with an in-network doctor will be covered by your plan	20-Mar		https://www.emblemhealth.com/content/emblemhealth/home/live-well/covid19/coronavirus-faq.html

Insurer	Copayment	Duration	Notes	Date last reviewed	Reimbursement Parity	Link
Excellus Blue Cross Blue Shield		1-Sep	<p>Commercial, Exchange and Medicare Advantage: Members with coverage under these lines of business have coverage for phone only and live audio-video services</p> <p>New York State Government Programs: Per New York state requirements, HMOBlue Option, Blue Choice Option, Premier Option, Blue Option Plus, Premier Option Plus, Child Health Plus and Premier Child Health Plus members are covered for live audio-video services only</p> <p>To address concerns of virus spread/contraction during this outbreak, insurer will reimburse all telemedicine visits billed with place of service code 02 at the same rate as in-person visits for the same CPT code, and will use the higher non-facility (office) relative value units for dates of service from April 1, 2020 through September 30, 2020.</p>	23-Mar	Same as in-office	https://provider.excellusbcs.com/resources/news/article?articleId=230041618&classPK=230041620

Insurer	Copayment	Duration	Notes	Date last reviewed	Reimbursement Parity	Link
Florida Blue	Cost Sharing Remains Same		Access is available to all members can use Florida Blue network providers that are offering virtual visits	19-Mar		https://www.floridablue.com/blog/covid-cases-confirmed-in-florida
Geisinger	Waived for TelaDoc		Members can use Teladoc. Access to additional platforms is not expanded at this time.	24-Mar		https://www.geisinger.org/health-plan/healthy-living-blog/2020/03/09/20/18/geisinger-health-plan-to-cover-costs-of-coronavirus-testing
Harvard Pilgrim Health Care	Waived	Time-limited TBD	Access is available to all members for providers that are offering virtual visits. Content of the visit must be consistent with an in-person visit on evaluation, planning and documentation	19-Mar		https://www.harvardpilgrim.org/public/frequently-asked-questions
HealthNet			No Guidance Released	19-Mar		https://www.healthnet.com/portal/provider/content/iwc/provider/unprotected/working_with_HN/content/important_updates.action
Highmark Blue Cross Blue Shield		15-Jun	Members that have telemedicine access can receive complimentary telehealth access	23-Mar	Same as in-office	https://hbs.highmarkprc.com/COVID-19/Telemedicine-and-Virtual-Visits

Insurer	Copayment	Duration	Notes	Date last reviewed	Reimbursement Parity	Link
Horizon Blue Cross Blue Shield	Waived for in-network	30-Jun	Members have access to covered telemedicine visits, which now include common video platforms like Facetime and Skype as well as telephone-only, with in-network physicians. Members seeking care from out-of-network providers may still get covered services from their preferred health care professional using these platforms or phone, but they remain responsible for out-of-network cost-sharing payments according to the terms of their individual policies.	24-Mar		https://www.horizonblue.com/providers/news/news-legal-notice/providing-telephonic-care-no-costs-members
Humana	Waived for "Urgent Care needs"	31-May	This will apply to Humana's Medicare Advantage, Medicaid and commercial employer-sponsored plans, and is limited to in-network providers delivering live video-conferencing. Humana is working closely with federal agencies to understand the impacts of both telemedicine and the coronavirus test on High Deductible Health Plans and Health Savings Accounts.	23-Mar		https://www.humana.com/coronavirus/covid19-humana-member-resources

Insurer	Copayment	Duration	Notes	Date last reviewed	Reimbursement Parity	Link
Independence Blue Cross	Waived	4-Jun	Coverage for 99201-3, 99211-3, 99421-3, and 99441-3	18-Mar		https://www.ibx.com/htdocs/custom/covid19/index.html
Molina Healthcare			No Guidance Released	24-Mar		-

Insurer	Copayment	Duration	Notes	Date last reviewed	Reimbursement Parity	Link
Neighborhood Health Plan of Rhode Island			<p>In the event that the State of Rhode Island declares a state of emergency due to a pandemic health concern such as COVID-19 or if Neighborhood Health Plan of Rhode Island (Neighborhood) elects to enact this policy outside of a declared state of emergency, Neighborhood will temporarily allow for telemedicine services to be provided by telephone only.</p> <p>This policy is separate and distinct from Neighborhood’s traditional Telemedicine Services Payment Policy. For telemedicine services for which a video component and a compliant secure electronic communication is used, e.g., traditional telemedicine services, please refer to Neighborhood’s Telemedicine/Telehealth Services Policy, which will remain in effect during the timeframe this policy is in effect. There is no waiver of member cost share related to non-telephone only telemedicine/telehealth services</p>	24-Mar		https://www.nhpri.org/wp-content/uploads/2020/03/COVID-19-Telemedicine-Policy-FINAL.pdf

Insurer	Copayment	Duration	Notes	Date last reviewed	Reimbursement Parity	Link
New Mexico Health Connection	Cost Sharing Remains Same		Visits should be billed as regular patient visits and will be treated as such by New Mexico Health Connections	19-Mar		https://www.mynmhc.org/member-support-during-the-coronavirus.aspx
Oscar	Cost Sharing Waived		In addition to offering Oscar's Doctor on Call services to most members for \$0, Oscar is waiving cost-sharing for all in-network telemedicine, for the next 60 days. This will include telemedicine visits performed by in-network specialists, urgent care providers, primary care physicians and behavioral health providers. It is not limited to telemedicine visits specifically related to a COVID-19 diagnosis or treatment. This applies to visits that would have otherwise been covered under the insurance policy if provided in the provider's office.	19-Mar		https://www.hioscar.com/blog/helping-members-understand-covid-19-infectious-disease-caused-coronavirus#is-oscar-covering-telemedicine-visits-delivered-by-other-providers-
Qualchoice			In-network providers can submit claims for telehealth services when provided by smartphone or other device with video capability.	20-Mar		https://www.qualchoice.com/covid-19-information-center

Insurer	Copayment	Duration	Notes	Date last reviewed	Reimbursement Parity	Link
Premera Blue Cross			<p>Virtual care is covered under the scope of current contract with insurer, if the care provided is appropriate within the scope of the provider's licensure.</p> <p>Telehealth services are not coded like in-office visits. Refer to contract for allowable information for virtual care codes.</p>	23-Mar		https://www.premera.com/wa/provider/coronavirus-faq/
Regence Blue Cross Blue Shield			<p>Telehealth services can be provided if:</p> <p>Physician is an in-network provider and provide telehealth services to Individual, group (including administrative only services groups who have the telehealth benefit) and Medicare Advantage members. Practices can verify patients' telehealth benefits by viewing their benefit booklet on the Availity Provider Portal.</p> <p>Physician is an out-of-network provider and provide services to Medicare Advantage PPO members.</p>	23-Mar		https://www.regence.com/provider/library/whats-new/covid-19

Insurer	Copayment	Duration	Notes	Date last reviewed	Reimbursement Parity	Link
Sanford Health			No Guidance Released	23-Mar		-
True Health New Mexico			If it is medically necessary for a patient to have a telehealth visit, insurer will pay this encounter at parity with office visits. The telehealth visit must have occurred on or after March 12, 2020.	20-Mar	Same as in-office	https://www.truehealthnewmexico.com/wp-content/uploads/2020/03/thnm-providers-telehealth-covid19_3.17.20-final.pdf
Tufts Health Plan	Waived for Primary Care and Behavioral Health	15-Apr	<p>Tufts Health Plan will compensate providers at 100% of the in-office rate as specified in their provider agreements or fee schedules for telehealth</p> <p>All Tufts Health Plan contracting providers can provide telemedicine services to our members (medical, behavioral health and ancillary health visits)</p> <p>This will also include telephone consultation</p> <p>Tufts Health Plan will waive member cost share for any primary care and behavioral health service</p>	18-Mar		https://tuftshealthplan.com/provider/provider-information/coronavirus-updates-for-providers

Insurer	Copayment	Duration	Notes	Date last reviewed	Reimbursement Parity	Link
United Healthcare	Standard; being reconsidered	30-Apr	Use of modifier required. Content of the visit is consistent with an in-person visit on evaluation, planning and documentation	17-Mar		https://www.uhc.com/health-and-wellness/health-topics/covid-19
UPMC Health Plan	Waived for telehealth providers	30-Jun	In-network virtual health care visits with their telehealth providers. Expanded access to physicians on other platforms is unclear.	22-Mar		https://www.upmchealthplan.com/covid-19/
Viva Health	Waived	15-Apr	Telehealth visits from any location with any network provider who offers them though their local office. Some employer plans also include telehealth visits through Teladoc or other vendors.	19-Mar		https://www.vivahealth.com/Download.aspx?ID=35457&Type=doc
Wellmark Blue Cross Blue Shield	Waived	15-Jun	Access to existing doctor is covered; if no existing doctor patient should use Doctor on Demand	18-Mar		https://www.wellmark.com/about/newsroom/coronavirus-covid-19

Resource table

AMA	CMS	HHS OCR
AMA coding advice with patient scenarios	Medicare Telemedicine Fact Sheet	HHS OCR have relaxed the guidelines regarding telemedicine services due to the COVID-19
AMA quick guide to telemedicine in practice		