

Bill requires ERISA plans to cover telehealth during COVID-19

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What's the news: The AMA is supporting bipartisan House legislation that would ensure telehealth coverage for care, including mental health and substance-use disorder treatment, for as long as the COVID-19 public health emergency continues.

The bill—the Health Care at Home Act, H.R. 6644—was introduced by Washington Democrat Kim Schrier, MD, and Tennessee Republican Phil Roe, MD. Among other things, the legislation would:

- Ensure all medically necessary benefits in Employee Retirement Income Security Act (ERISA) plans are covered via telehealth for the duration of the COVID-19 public health emergency.
- Establish parity between telehealth and face-to-face visits, including audio-only visits.
- Bar restrictions on which conditions can be managed remotely.
- Ensure that all cost-sharing for COVID-19 related treatment can be waived

Why it's important: The Centers for Medicare & Medicaid Services has taken important steps to ease regulatory barriers to telehealth and also enforce pay parity for telehealth visits during the pandemic. But private payers, including employer-provided ERISA health plans, have not necessarily followed suit. This legislation would change that, enabling greater access to telehealth for patients to get the care they need while doing their best to stay home and save lives.

“The AMA supports this critical legislation to require ERISA plans to cover telemedicine services for the duration of this pandemic, in line with the guidance that Medicare already has issued to providers,” said AMA President Patrice A. Harris, MD, MA.

The AMA applauds Reps. Schrier, Roe and the bill's other sponsors “for their leadership in ensuring that patients have access to diagnoses and treatments despite the challenges to office appointments at this time,” Dr. Harris added.

“Even though COVID-19 is top of mind for everyone right now, people still need to be able to access the everyday health care and medical advice they need,” said Rep. Schrier. “Dr. Roe and I want to make sure that this is done as safely as possible for both patients and doctors. By requiring plans to cover telehealth visits the same way they cover in-person visits, patients can still see their doctors without risking unnecessary exposure to COVID-19. And doctor’s offices can keep their doors open, care for their patients, and ensure they are still there after the pandemic.”

Learn more: The AMA quick guide to telemedicine in practice has been developed to help physicians swiftly ramp up their telemedicine capabilities. Learn more about the AMA’s new Telehealth Implementation Playbook.

Stay up to speed on the AMA’s COVID-19 advocacy efforts and track developments with the AMA’s COVID-19 resource center, which offers a library of the most up-to-date resources from JAMA Network™, the Centers for Disease Control and Prevention, and the World Health Organization.

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