

COVID Telehealth Payment Policies – Comparison Between Medicare FFS and Other Payorsⁱ

Payor	Payor COVID Payment Policy Website Effective Dates	Payment Parity Between Audio Visual and In Person Visits	Payment Parity Between Audio Only Phone Calls and In Person Visits	CPT® Codes ⁱⁱ Used to Report Audio Only Visits	Telehealth for New and Established Patient	Place of Service to Report Telehealth Service Provided	Modifier 95 Required	Expansion of Telehealth List	Telehealth List Used	Cost Sharing Waived during the PHE for COVID Testing	Cost Sharing Waived during the PHE for COVID Treatment
Medicare FFS	CMS COVID 3/1/20 – TBD	Yes	Yes	99441-99443	Yes	Typical POS	Yes	Yes	CMS List	Yes	No
Aetna Commercial	Aetna COVID 3/6/20 – 12/31/20	Yes	Yes	99441-99443	Yes	Typical POS or 02	Yes	Yes	Own List	Yes	Yes
Anthem BCBS Commercial	Anthem BCBS Dates vary per state	Varies per state	Varies per state	Varies per state		02	Yes	Yes		Yes	Yes
Anthem BCBS Medicare Advantage	Anthem BCBS Medicare Advantage Dates vary per state			99441-99443						Yes	Yes
BCBS Michigan	BCBSM COVID 3/18/20 – 12/31/20	Yes	Yes	99441-99443 99201-99215	Yes	02	Yes	Yes	Own List	Yes	Yes
BCBS Minnesota	BCBSMN COVID	Yes	Yes	99441-99443	Yes	Typical POS or 02	Yes If reporting typical POS	Yes	Own List	Yes	Yes
BCBS Nebraska		Yes	Yes		Yes	02	Yes	Yes	Own List	Yes	Yes
BCBS North Carolina	BC-NC 3/6/20 – TBD	Yes	Yes		Yes	02	No	Yes Until 12/31/20	Own List	Yes	Yes

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BCBS North Dakota	BCBS ND 3/1/2020 through PHE	No	No	99441-99443	Yes	02	Yes	Yes	Own List	Yes	Yes, ending 10/31/20
Blue Shield California Commercial	Blue Shield CA			99441-99443	Yes	02	Yes	Yes		Yes	Yes
Capital Blue Cross	No	Yes	Yes	99441-99443	Yes	-	Yes	Yes	CMS+	Yes	Yes
CareFirst BCBS Commercial	CareFirst BCBS During PHE		\$20 flat rate regardless of time	99441	Yes	02	Yes	Yes	Own list	Yes	Yes
Centene Commercial	Centene Ambetter Health 2/4/20 - TBD							Yes	Own List	Yes	Yes
Cigna Commercial	Cigna COVID 3/2/20 – 10/31/20	Yes	Yes	99201-99215	Yes	Typical POS	Yes	Yes	Own List	Yes	Yes
Excellus Blue Cross	Excellus BC 3/13/20 – end of PHE	Yes	Yes	99441-99443 99201-99215	Yes	Typical POS (but varies by code)	For services in CPT Appendix P	Yes	CMS+	Yes	Yes
Florida Blue BCBS Commercial	Florida Blue COVID	Yes	Yes	99441-99443	Yes	02	Yes	Yes	CMS+	Yes 2/2/20 - TBD	Yes 3/15/20 – 12/31/20
Health Now		Yes	Yes	99201-99215 99441-99443	Yes	02	No	Yes	Own List	Yes	Yes

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Highmark BCBS	Highmark BCBS 3/13/20 – 12/31/20	Yes	Yes	99441-99443	Yes	02	Yes	Yes	CMS+	Yes	Yes 2/1/20-12/31/20
Highmark BCBS Advantage	Highmark BCBS Medicare Advantage	Yes	Yes	99441-99443	Yes	02	Yes	Yes	CMS List	Yes	Yes 2/1/20-12/31/20
HMSA BCBS of Hawaii	HMSA 3/1/20-12/31/20	Yes	Yes	99441-99443 98966-98968	Yes	02 or Typical POS for expanded services	Yes	Yes	CMS+	Yes	Yes
Horizon BCBS NJ	BCBS NJ	Yes	No	99441-99443	Yes	02	Yes	Yes	CMS List	Yes	Yes
Humana Commercial	Humana COVID 3/6/20 – 12/31/20	Yes	Yes		Yes	Typical POS	Yes	Yes	CMS List	Yes 2/4/20 - TBD	Yes
Illinois BCBS Commercial	BCBS Illinois 3/11/20 - TBD			99441-99443	Yes		Yes	Yes		Yes	Yes
Premera Blue Cross	Premera 3/6/20 - Until at least 12/31/20	No	No	99441-99443	Yes	02	Yes	Yes	Own List	Yes	Yes
Triple-S Commercial	Triple-S MiTripleS 3/15/2020 - TBD	Yes	Yes	99441-99443	Yes	02	Yes Only for audio-visual Psychotherapy	Yes	Own List	Yes	Yes
Triple-S Medicaid	Triple-S MiTripleS	Yes	Yes	99441-99443	Yes	02	No	Yes	Own List	Yes	Yes

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Triple-S Advantage	Triple-S MiTripleS 3/06/2020 - TBD	Yes	Yes	99441-99443	Yes	02	Yes Only for Annual Health Risk Assessment	Yes	CMS List	Yes	Yes
United Healthcare Commercial	UHC COVID 3/18/20 – 9/30/20 (Non-COVID) Until 12/31/20 (COVID related)	Yes	Yes	99201-99215	Yes	Typical POS	Yes	Yes	CMS List	Yes Until 12/31/20	Yes Until 12/31/20
United Healthcare Medicare Advantage	UHC COVID 3/1/20 – 9/30/20 (Non-COVID) Until 12/31/20 (COVID related)	Yes	Yes	99441-99443	Yes	Typical POS	Yes (not required for 99441-99443)	Yes	CMS List	Yes Until 12/31/20	Yes Until 12/31/20
United Healthcare Medicaid	UHC COVID 3/18/20 – 9/30/20 (Non-COVID) Until 12/31/20 (COVID related)	Yes	Yes	99201-99215	Yes	State specific rules	State specific rules	Yes	CMS+	Yes Until 12/31/20	Yes Until 12/31/20

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Vermont BCBS		Yes	Yes		Yes	02	Yes	Yes	Own List	Yes	Yes
Wellmark BCBS Commercial	Wellmark Until 2/1/21 (will reassess)	Yes	Yes	99201-99215	Yes	02	No	Yes	Own List	Yes	Yes

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