

BETTER CARE AMERICA

Expanding Telehealth to Keep People Safe

Americans are working together to overcome the critical impacts of COVID-19.

To help curb the spread of the virus, more people are turning to telehealth to help patients get the care they need while reducing the risk of infection to patients, doctors, and health care staff alike.

That is why health insurance providers are waiving cost-sharing for telehealth services and significantly expanding access to telemedicine programs.

Allowing patients to consult with a doctor virtually also allows hospitals to focus more of their resources on those infected with COVID-19. For doctors, expanded telehealth means they can stay in business and keep seeing patients who need their care. And many doctors are being paid at the same rate as an in-person visit during this national emergency to help contain the spread of the virus.

Here are some of the many ways health insurance providers are expanding telemedicine programs to overcome the COVID-19 crisis:

Expanding behavioral health services and addiction support with telehealth

- [Magellan Health](#) is providing free access to its RESTORE® digital cognitive behavioral therapy tool for members who are experiencing sleep difficulty and insomnia because of the COVID-19 pandemic. Magellan will also permit all credentialed and
- contracted behavioral health providers to conduct telehealth video sessions for all routine services and certain psychological testing, applied behavior analysis, intensive outpatient programs and partial hospitalization program services.
- [AvMed](#) is covering virtual visits at no cost to its members, including behavioral health.
- [Horizon Blue Cross Blue Shield of New Jersey](#) is offering mental and behavioral health services through telemedicine.
- [Hometown Health](#) is collaborating with Nevada Behavioral Health to provide comprehensive behavioral health support to its members, including mental health and substance use disorder counseling.
- [Highmark Health](#) is ensuring access to teleaddiction services for members in PA, WV and DE who are in addiction treatment and need immediate help, but may not be able to see their regular provider during this time. These services are covered for both in- and out-of-network without cost sharing. [Highmark](#) has also announced that its commercial, Affordable Care Act and Medicare Advantage members in PA and DE now have access to a comprehensive, technology-enabled opioid use disorder (OUD) program. The program will help preserve treatment access and promote recovery during the COVID-19 pandemic and beyond.
- [Tufts Health Plan](#)'s Behavioral Health phone line is open to members for benefit support, navigation, and help locating providers for those seeking substance use treatment and virtual recovery options.

Waiving all patient costs

- All 36 independent and locally operated [Blue Cross and Blue Shield companies](#) are expanding access to telehealth and nurse/provider hotlines and waiving cost sharing for telehealth services.
- [Geisinger](#) is making telehealth services available for all members at no cost through June 15. Services are provided via Teladoc online or by phone, and may be used for any routine medical need.
- [Harvard Pilgrim Health Care](#) is waiving cost sharing for all telemedicine visits.
- [Oscar](#) is offering telemedicine services at no cost to most members through its Doctor on Call service.
- [Aetna](#) is offering zero co-pay telemedicine visits for any reason, and it is extending its Medicare Advantage virtual evaluation and monitoring visit benefit to all fully insured members.
- [Prominence Health Plan](#) is offering telemedicine services provided by Teladoc at no cost through a \$0 copay.
- [Florida Blue](#) members will have \$0 cost share for 24/7 virtual visits with Teladoc.
- [Health Care Services Corporation](#) (HCSC) is ensuring access to provider visits for covered services through telemedicine or telehealth at no cost to patients through \$0 copays, deductibles, or coinsurance on in-network covered telemedicine or telehealth services.

Increasing availability and access to care services

- [Anthem](#) is increasing physician availability through its telemedicine service, LiveHealth Online, including encouraging in-network doctors to join the platform, given the surge in demand.
- [Cigna](#) has launched Dental Virtual Care, which will be available through Cigna's growing network of dental providers who offer teledentistry. Cigna Dental Virtual Care will be available this month to over 16 million dental customers enrolled in Cigna's employer-sponsored insurance plans at no cost through May 31, 2020. Cigna is also partnering with The TeleDentists, a national virtual care dental provider with more than

300 dentists. Through a video consultation, licensed dentists can triage urgent situations such as pain, infection, and swelling and guide the customer on next steps.

- [Humana](#) has trained a specialized group of call center associates to help support members with specific coronavirus questions and concerns, including assistance in accessing their telemedicine benefits.
- [Florida Blue](#) members will have \$0 cost share for 24/7 virtual visits with Teladoc.
- [Independence Blue Cross](#) is expanding coverage for telemedicine services to reimburse visits with specialists and ancillary service providers and expand our existing behavioral health telemedicine coverage to ensure that members with autism spectrum disorder receive Applied Behavior Analysis support.
- [Centene](#) is collaborating with FirstNet®, built with AT&T – the only nationwide, high-speed broadband communications platform built for America's first responders and the public safety community – to enable rural practices to introduce cutting-edge telehealth techniques that will help those who save lives.
- [AmeriHealth Caritas](#) has expanded access to telehealth services by video and phone. In several markets, to aid in the enhancement of telemedicine visits, AmeriHealth Caritas plans are also providing blood pressure monitors to persons diagnosed with hypertension, including expectant mothers.
- [Molina](#) has also enabled providers to be paid the same amount for serving members via telehealth as they would have for in-person service, and has expedited credentialing to ensure providers are able to see members for any health care reason.

Health insurance providers will continue to take decisive actions to support patients and doctors, and to ease the burden on our health system.

For more information about the coronavirus, visit [cdc.gov/coronavirus](https://www.cdc.gov/coronavirus).

For more information about how health insurance providers are stepping up to fight the coronavirus, visit [ahip.org/health-insurance-providers-respond-to-coronavirus](https://www.ahip.org/health-insurance-providers-respond-to-coronavirus).