

Payer Telehealth Policies

A Reference Guide for Ambulatory Practices

Background

In 2020, State Executive Orders, federal waivers, and actions taken by payers made telehealth adoption and use easier for health care providers and consumers.^{1,2} During the 2021 legislative session, the Maryland General Assembly passed legislation (Chapter 70/Chapter 71) extending certain coverage for telehealth, including audio-only through June 30, 2023.³ Telehealth policies among government payers (Medicare and Medicaid) are similar. There is close alignment of telehealth policies among private payers for fully-insured⁴ plans; variation in coverage can exist across self-funded plans.⁵

HIPAA

The Department of Health and Human Services, Office for Civil Rights (OCR) is the federal agency responsible for enforcing the Health Insurance Portability and Accountability Act of 1996 (HIPAA) Privacy and Security Rules. OCR is exercising enforcement discretion and not imposing penalties for noncompliance with HIPAA in connection with the good faith provision of telehealth during the nationwide public health emergency.⁶ This includes use of non-public facing video chat and text-based applications, such as Apple FaceTime and Facebook Messenger. Public-facing applications such as TikTok and Facebook Live are not permitted.⁷

About this Reference Guide

Information included in the tables that follow was obtained from payer websites and is intended for educational purposes; users of this document are encouraged to contact payers for the most up to date information. Items from the Current Procedural Terminology CPT[®] code set used are a copyright of the American Medical Association (AMA).⁸ Italicized items represent changes implemented in response to the PHE waiving certain use requirements for telehealth, some of which have become permanent.⁹ Practices are encouraged to verify patient eligibility and reimbursement for telehealth before scheduling a telehealth encounter.

¹ The Department of Health and Human Services first declared a public health emergency in January 2020. States will be provided with 60-day notice prior to termination of the public health emergency.

² Governor Hogan enacted a Maryland State of Emergency in March 2020, which was extended every 30 days until it expired on July 1, 2021. Governor Hogan enacted a State of Emergency on January 4, 2022 for 30-days.

³ More information available at: mgaleg.maryland.gov/mgaweb/Legislation/Details/HB0123

⁴ COMAR 10.25.16.02(B)(5): Fully-insured plans are those where an employer pays a per-employee premium to a payer to assume the risk of providing health care coverage for their employees or an individual pays a premium to an insurance carrier for health care coverage.

⁵ COMAR 31.11.02.02(B)(8): Self-funded plans (also known as self-insured) are those where an employer pays to provide its employees with hospital, medical, surgical, or major medical benefits on an expense-incurred basis similar to benefits which could be provided under a group health insurance policy.

⁶ See n. 1, *Supra*.

⁷ OCR Announces Notification of Enforcement Discretion for Telehealth Remote Communications During the COVID-19 Nationwide Public Health Emergency, available at: www.hhs.gov/about/news/2020/03/17/ocr-announces-notification-of-enforcement-discretion-for-telehealth-remote-communications-during-the-covid-19.html.

⁸ Use of this information is permitted for educational purposes under the Copyright Law of the United States (Title 17), Section 107 - Limitations on exclusive rights: Fair use.

⁹ The 2021 Medicare Physician Fee Schedule added over 60 services to the list of services payable when furnished via telehealth that will continue to be covered beyond the end of the PHE. More information available at: www.cms.gov/newsroom/press-releases/trump-administration-finalizes-permanent-expansion-medicare-telehealth-services-and-improved-payment.

Government Payers

	Maryland Medicaid	Medicare
	Eligibility	
Distant Provider Types	<ul style="list-style-type: none"> • No restrictions for somatic services as long as the applicable licensing board permits use of telehealth • Behavioral Health:* <ul style="list-style-type: none"> ○ Psychiatrists ○ Psychiatric Nurse Practitioners ○ Advanced Practice Nurses ○ Licensed Clinical Professional Counselor, Licensed Clinical Marriage and Family Therapist, Licensed Clinical Alcohol and Drug Counselor, Licensed Clinical Professional Art Therapists ○ Licensed Clinical Social Worker – Clinical ○ In Outpatient Mental Health Clinics - only under supervision – Licensed Master of Social Worker, Licensed Clinical Social Worker, Licensed Graduate Professional Counselor, Licensed Graduate Alcohol and Drug Counselor, Licensed Graduate Marriage & Family Therapy, Licensed Graduate Professional Art Therapist ○ In American Society of Addiction Medicine Level 1 outpatient Substance Use Disorder (SUD) program, State licensed providers only - Certified Associate Counselor-Alcohol and Drug, Certified Supervised Counselor-Alcohol and Drug ○ Federally Qualified Health Centers who bill through the Specialty Behavioral Health System ○ Licensed Psychiatric Rehabilitation Program ○ <i>Licensed Substance Use Disorder Intensive Outpatient Centers</i> ○ <i>Substance Use Disorder Residential Treatment Program</i> <p>See Resources: 1, 3, 4</p>	<ul style="list-style-type: none"> • Physicians • Nurse Practitioners • Physician Assistants • Nurse Midwives • Clinical Nurse Specialists (CNS) • Certified Nurse Anesthetists • Clinical Psychologists • Clinical Social Workers • Registered Dietitians or Nutrition Professionals • <i>Physical Therapists</i> • <i>Occupational Therapists</i> • <i>Speech Language Pathologists</i> <p>See Resources: 1 and 5</p>
Locations	<ul style="list-style-type: none"> • Originating site <ul style="list-style-type: none"> ○ Medicaid Program Manual outlines permitted facilities ○ <i>Patient’s home or another secure location</i> • Distant site <ul style="list-style-type: none"> ○ Any secure, private location <p>See Resources: 1, 3, and 4</p>	<ul style="list-style-type: none"> • Originating site <ul style="list-style-type: none"> ○ Certain facilities in a rural area ○ <i>Any health care facility or the patient’s home regardless of rural designation</i> • Distant site <ul style="list-style-type: none"> ○ Any secure, private location <p>See Resources: 1 and 3</p>

	Maryland Medicaid	Medicare
Eligibility		
Types of Technology	<p><i>Acceptable telehealth technology in order of priority**</i></p> <ul style="list-style-type: none"> Meets the formal requirements outlined in the Program Manual <i>Audio-only telephone</i> <i>For audio-only telephone services, patient must be provided with a clear explanation of potential limitations, including confidentiality, and provide explicit consent</i> <p>See Resources: 1 and 4</p>	<ul style="list-style-type: none"> For a telehealth visit, interactive, real-time audio and video telecommunications system For a virtual check-in, system that enables secure communication (e.g., telephone, secure text message/email, video, or image) For an E-Visit, online portal <p>See Resource: 3</p>
Billing		
Originating Site	<p>Same as in-person</p> <p>See Resource: 1</p>	<p>HCPCS Code Q3014 to bill the originating site fee</p> <p>See Resource: 1</p>
Services	<ul style="list-style-type: none"> Audio-visual <ul style="list-style-type: none"> Appropriate CPT code with “GT” modifier <ul style="list-style-type: none"> <i>Outpatient Substance Use Disorder Treatment: H0015</i> <i>Residential Substance Use Disorder Treatment billed the same as in-person services</i> Behavioral Health: 90853; H0005; H0015; H0032; S9480 	<p>Telehealth Visit</p> <ul style="list-style-type: none"> Audio-visual With GQ/GT-modifier and POS 02 <ul style="list-style-type: none"> Somatic: 77427; 93797-93798; 93750; 94002-94005; 94625-94626; 94664; 95970-95972; 95983-95984; 96110; 96112-96113; 99202-99205; 99211-99215; 99483; 99495-99496; G0422-G0423 Hospital: 99217-99226; 99231-99233; 99234-99236; 99238-99239; 99281-99285; 99291-99292; 99468-99469; 99471-99473; 99475-99480; G0508-G0509 Behavioral Health: 90875; 96170-96171; 97151-97158; 0373T; 0362T; G0410; 96125; 97129-97130; 0373T End-Stage Renal Disease (ESRD): 90951-90952; 90953; 90954-90955; 90956; 90957-90958; 90959; 90960-90961; 90962; 90963-90970 Eye: 92002; 92004; 92012; 92014 Speech/Hearing: 92601-92604; S9152; 92526; 92550; 92552-92553; 92555-92557; 92563; 92565; 92567; 92570; 82587; 92588; 92607-92610; 92625-62627; 96105; S9152 Physical Therapy: 97110; 97112; 97116; 97150; 97161-97164; 97530; 97542; 97750; 97755; 97760; 97761 Occupational Therapy: 97110; 97112; 97150; 97165-97168; 97530; 97750; 97755; 97760-97761 Physical Medicine and Rehabilitation Evaluations: 97530; 97542; 97750; 97755; 97760; 97761 Home Health: 99324-99328; 99334-99335; 99336-99337; 99341-99345; 99347-99348; 99349-99350 Skilled Nursing Facility: 99304-99306; 99307-99310; 99315-99316; G9685

	Maryland Medicaid	Medicare
Billing		
Services Cont.	<ul style="list-style-type: none"> • Audio-only Telephone <ul style="list-style-type: none"> ○ The following with the “-UB” modifier <ul style="list-style-type: none"> ▪ Somatic Services: 99211-99213 ▪ Behavioral Health: 99211-99215; 90832-90834; 90836; 90837; 90839-90840; H0016; H0001; H0004; H2036; H2018 ▪ Residential Substance Use Disorder Treatment billed the same as in-person services <p>See Resources: 1, 3 and 4</p>	<ul style="list-style-type: none"> • Audio-visual or Audio-only With GQ/GT-modifier and POS 02 <ul style="list-style-type: none"> ○ Somatic: 97535; 99212-99214; 99406-99407; 99497-99498; G0108-G0109; G0296; G0406-G0408; G0425-G0427; G0438-G0439; G0506; G0513-G0514; G2211 ○ Hospital: 99356-99357; G0459; G2212 ○ Health Risk Assessment: 96160-96161 ○ Behavioral Health: 90785; 90791-90792; 90832-90834; 90836-90840; 90845-90847; 90853; 96116; 96121; 96127; 96130-96133; 96136-96139; 96156; 96158; 96159; 96164-96165; 96167-96168; 99354-99355; G0396-G0397; G0442-G0446; G2086-G2088 ○ ESRD: G0420-G0421 ○ Speech/Hearing: 92507-92508; 92521-92524 • Nutrition: 97802-97804; G0270; G0447 • Telephone Only <ul style="list-style-type: none"> ○ 99441-99443 • Virtual Check-Ins (several modalities) <ul style="list-style-type: none"> ○ G2012, G2251 ○ Not related to a medical visit within the previous 7 days ○ Does not lead to a medical visit within the next 24 hours • E-Visit (online portal) <ul style="list-style-type: none"> ○ 99421-99423; G2061-G2063; 98970-98972 ○ Patient initiated ○ Occurs over a maximum of 7 days <p>See Resources: 1, 2 and 3, 6</p>
Cost-Sharing <i>(Copayments, Deductibles, Coinsurance)</i>	<ul style="list-style-type: none"> • Same as in-person visits <p>See Resource: 1</p>	<ul style="list-style-type: none"> • Generally, applies to services rendered • For telehealth visits only, flexibility to reduce or waive cost-sharing paid by federal health care programs (may not apply to virtual check ins or e-visits) <p>See Resources: 3 and 4</p>
Resources		
	<ol style="list-style-type: none"> 1. Maryland Medicaid Telehealth Program Manual 2. Maryland Medicaid Telehealth Program Website 3. Maryland Medicaid Provider Guidance 4. Preserve Telehealth Access Act of 2021 	<ol style="list-style-type: none"> 1. Centers for Medicare and Medicaid Services (CMS) Telehealth Services 2. List of Medicare Telehealth Services Payable under Physician Fee Schedule 3. Medicare Telemedicine Health Care Provider Fact Sheet 4. Medicare Telehealth 5. Physicians and Other Clinicians: CMS Flexibilities to Fight COVID-19 6. 2021 Annual Update to the Therapy Code List

*Behavioral health providers must be enrolled in the Maryland Department of Health’s Specialty Behavioral Health Program

**May not apply to remote patient monitoring

Private Payers

	Aetna	CareFirst	Cigna	Kaiser	UnitedHealthcare
Payer Sponsored Telehealth Program (through third-party vendor)	<ul style="list-style-type: none"> Teladoc® MinuteClinic <p>See Resource: 1</p>	<ul style="list-style-type: none"> CareFirst Video Visit <p>See Resource: 2</p>	<ul style="list-style-type: none"> Cigna Telehealth Connection (MDLIVE and Amwell) <p>See Resources: 2 and 3</p>	<ul style="list-style-type: none"> Kaiser Permanente Video Visits <p>See Resource: 1</p>	<ul style="list-style-type: none"> Virtual Visits (Teladoc, American Well and Doctor on Demand) <p>See Resource: 1</p>
Eligibility					
Distant Provider Types	<ul style="list-style-type: none"> In-network providers (see Availability portal) <p>See Resource: 1</p>	<ul style="list-style-type: none"> Clinicians and Associated Nurse Practitioners in: <ul style="list-style-type: none"> Primary Care General Practice Internal Medicine Pediatrics OBGYN Behavioral Health <ul style="list-style-type: none"> Psychiatrists Nurse Practitioners Psychologists Licensed Certified Social Workers Licensed Professional Counselors Dentists <p>See Resource: 1</p>	<ul style="list-style-type: none"> In-network providers <p>See Resource: 1</p>	<ul style="list-style-type: none"> In and out-of-network providers 	<ul style="list-style-type: none"> Physicians Nurse Practitioners Physician Assistants Nurse-Midwives Clinical Nurse Specialists Registered Dietitian or Nutrition Professionals Clinical Psychologists Clinical Social Workers Certified Registered Nurse Anesthetists Physical Therapists Occupational Therapists Speech Therapists Chiropractic Therapists Home health Hospice Dentists <p>See Resources: 2, 3, 7, 9 and 11</p>
Locations	<ul style="list-style-type: none"> Check with carrier 	<ul style="list-style-type: none"> Check with carrier 	<ul style="list-style-type: none"> Check with carrier 	<ul style="list-style-type: none"> Check with carrier 	<ul style="list-style-type: none"> Telehealth and Telemedicine Policy outlines permitted originating site facilities (see resources) Patient's home or other secure location are permitted as an originating site <p>See Resources: 2 and 4</p>

	Aetna	CareFirst	Cigna	Kaiser	UnitedHealthcare
Billing*					
Types of Technology	<ul style="list-style-type: none"> Synchronous audio-visual connection in accordance with Telemedicine Policy Telephone only for evaluation, care management, and some behavioral health services <p>See Resource: 1</p>	<ul style="list-style-type: none"> Interactive audio, video, or other electronic media Telephone only consultations using 99056 <p>See Resource: 2</p>	<ul style="list-style-type: none"> Audio-visual (preferred) or audio-only (may require review) for somatic care Audio-visual (preferred) or audio only (may require review) for behavioral health <p>See Resource: 4 and 5</p>	<ul style="list-style-type: none"> Audio-visual Telephone only <p>See Resource: 1, 2</p>	<ul style="list-style-type: none"> For a telehealth visit, synchronous audio-visual connection For a virtual check-in, several communication modalities, including telephone For e-visits, online portal <p>See Resource: 3</p>
Services	<p>Audio-visual</p> <ul style="list-style-type: none"> Somatic and Behavioral Health: covered in accordance with Aetna Telemedicine policy Partial Hospitalization Program: H0035, H2036 Dental: With D9995-D9996, any oral evaluation covered under Aetna dental plans <p>Telephone</p> <ul style="list-style-type: none"> G2012; 98966 – 98968; <p>See Resources: 1 and 2</p>	<p>Audio-visual or Telephone</p> <ul style="list-style-type: none"> Telephone-only adds CPT 99056 With GT or 95 Modifier and POS 02: <ul style="list-style-type: none"> Somatic: 93268; 93270; 93271-93272; 96040; 98960-98962; 99211-99215; 99401-99409; 99496 Behavioral Health: 90785; 90791-90792; 90832-90834; 90836-90838; 90845-90847; 90849; 90863; 96116; 96121; 99354-99355 Skilled Nursing Facility: 99307-99310 	<p>Audio-visual or Telephone</p> <ul style="list-style-type: none"> With HCPCS modifier-GT/GQ or CPT modifier-95 Somatic: 96040; 99202-99205; 99211-99215; 99406-99409; G0108; G0396-G0397; G0438-G0439; G0442-G0447; G0459; G0513-G0514 Behavioral Health: 96116; 96156; 96158-96161; 96164-96165; 96167-96168 ESRD: 90951-90970 Nutrition: 97802-97804; G0270 Physical Therapy: 97110; 97112; 97161-97168; 97530; 97755; 97760-97761 Speech/Hearing: 92507-92508; 92521-92524; 92601-92604; S9152 COVID-19: Z03.818, Z20.822, or Z20.828, U07.1, J12.82, M35.81, or M35.89 <p>Telephone Only</p> <ul style="list-style-type: none"> G2012; 99441-99443 <p>See Resources: 1, 2, 3, and 4</p>	<p>Audio-visual or Telephone</p> <ul style="list-style-type: none"> Appropriate CPT Code with the HCPCS modifier-GT/GQ or CPT modifier-95 and POS 02 Somatic: 93228-93229; 93268; 93270-93272; 93298; 96040; 98960-98962; 99201-99205; 99211-99215; 99241-99245; 99251-99255; 99381-99387; 99391-99397; 99401-99404; 99468-99469; 99497-99498; G0296; G0406-G0408; G0438-G0439; G0459; G0506; G0508-G0509; G0513-G0514; G2061-G2063 Hospital: 99217-99226; 99231-99236; 99238-99239; 99281-99285; 99291-99292; 99354-99357; 99471-99473; 99475-99480; G0425-G0427 Health Risk Assessment: 96160-96161 Radiation Management: 77427 Behavioral Health: 90791-90792; 90832-90834; 90836-90840; 90845-90847; 90853; 90863; 96116; 96121; 96130-96133; 96136-96139; 96156; 96159; 96164-96165; 96167-96168; 97151; 97155-97157; 99046-99409; 99483; G0396-G0397; G0442-G0447; G2086-G2088 	<p>Audio-visual</p> <ul style="list-style-type: none"> Services recognized by CMS and appended with HCPCS modifier-GT/GQ Services recognized by the AMA in Appendix P of CPT and appended with CPT modifier-95 POS 02 or 10 Somatic: 93228-93229; 93268; 93270-93272; 96040; 98960-98962; 99202-99205; 99211-99215; 99395-99397; 99406-99409; 99483; 99495-99498; G0108-G0109; G0296; G0406-G0408; G0425-G0427; G0438-G0439; G0506; G0513-G0514; G2211-G2212 Hospital: 99217; 99224-99226; 99231-99233; 99238-99239; 99281-99285; 99291-99292; 99356-99357; 99469; 99472; 99476; 99478-99480; G0459; G0508-G0509 Health Risk Assessment: 96160-96161

	Aetna	CareFirst	Cigna	Kaiser	UnitedHealthcare
Billing*					
Services (cont.)		<ul style="list-style-type: none"> ○ Speech Therapy: 92507 ○ Occupational Therapy: 97530 ○ Nutrition: 97802-97804; S9443 ● With GT Modifier and POS 02: <ul style="list-style-type: none"> ○ Somatic: 99497-99498 ○ Health Risk Assessment: 96160-96161 ● No modifier and POS 02: <ul style="list-style-type: none"> ○ Somatic: 96105; 96125; ○ Speech Therapy/Hearing: 92508; 92521-92524; 92626-92627; 92630; 92633 ○ Physical Therapy: 97110; 97112; 97161-97162; 97164; 97535 ○ Occupational Therapy: 97164-97165; 97535 ○ Behavioral Health: 97129-97130; ○ COVID-19: Z20.828; U07.1 ● No modifier or POS: <ul style="list-style-type: none"> ○ Somatic: G2025 ○ Dental: <i>Audio visual with D9995 and POS 02: D0140; D1070</i> <p>Audio-visual only With GT or 95 Modifier and POS 02:</p> <ul style="list-style-type: none"> ○ Somatic: 93228-93229; 96110; 99201-99205; 99241-99245; 99251-99255; 99495 ○ Behavioral Health: 90853; 96130-96132; 96136-96137; ○ ESRD: 90951-90952; 90954-90955; 90957-90958; 90960-90961; 90964; 90966; 90968; 90970 		<ul style="list-style-type: none"> ● ESRD: 90951-90955; 90957-90970; G0420-G0421 ● Speech Therapy: 92526; 92507; 92521-92524 ● Eye: 92227-92228 ● Physical Therapy: 97110; 97112; 97116; 97161-97164; 97530; 97535; 97750; 97755; 97760-97761 ● Occupational Therapy: 97110; 97112; 97165-97168; 97530; 97760-97761 ● Nutrition: 97802-97804; G0108-G0109; G0270 ● Skilled Nursing Facility: 99304-99310; 99315-99316 ● Home Health: 99327-99328; 99334-99337; 99341-99350 <p>Telephone only</p> <ul style="list-style-type: none"> ● 98966-98968; 99441-99443; G2012 <p>See Resource: 3</p>	<ul style="list-style-type: none"> ● Behavioral Health: 90785; 90791-90792; 90832-90834; 90836-90840; 90845-90847; 90863; 90853; 96116; 96121; 96130-96133; 96136-96139; 96156; 96158-96159; 96164-96165; 96167-96168; 99354-99355; G0396-G0397; G0442-G0446; G2086-G2088; G9978-G9986 ● ESRD: 90951-90970; G0420-G0421 ● Eye: 92227-92228 ● Home Health: 99334-99337; 99347-99350; G9489 ● Nutrition: 97802-97804; G0270; G0447 ● Skilled Nursing Facility: 99307-99310; 99315-99316 ● Physical Therapy: 97110; 97112; 97116; 97161-97168; 97530; 97535; 97750; 97755; 97760-97761 ● Occupational Therapy: 97110; 97112; 97165-97168; 97530; 97535; 97750; 97755; 97760-97761 ● Speech Therapy: 92507; 92521-92524; 92526; 96105; 97129-97130 ● Chiropractic: 99201; 99203-99205; 99211-99213; 97110; 97112; 97116; 97530; 97535; 97750; 97755; 97760-97761 <p>Audio-visual or Audio-only</p> <ul style="list-style-type: none"> ● Somatic: G2012, G2251 ● Dentistry: <i>Consultations for advice and guidance to an appropriate setting for in-person care</i>

	Aetna	CareFirst	Cigna	Kaiser	UnitedHealthcare
Services (cont.)		<ul style="list-style-type: none"> ○ Eye: 92227-92228 ○ Hospital: 99221-99223; 99231-99233 ○ Home Health: 99341-99350 ○ Physical Therapy: 97530 ○ Speech Therapy: 92526 ● With GT Modifier and POS 02: <ul style="list-style-type: none"> ○ ESRD: 90965; 90967; 90969 ○ Behavioral Health: 97151; 97155-97157 ● No modifier and POS 02: <ul style="list-style-type: none"> ○ Behavioral Health: 97153 ○ Occupational Therapy: 97166; 97168 ○ Speech Therapy/Hearing: 97533 ● No modifier and POS 02: <ul style="list-style-type: none"> ○ Somatic: 99381-99387; 99391-99397 ● See Resources: 3 			<p>Virtual Check-In (several modalities)</p> <ul style="list-style-type: none"> ● G2012 ● Not related to a medical visit within the previous 7 days <p>Does not lead to a medical visit within the next 24 hours</p> <p>E-visit (online portal)</p> <ul style="list-style-type: none"> ● CPT codes 99421-99423; 98970-98972 <p>See Resources: 1, 4, 5, 6, 7, 8, 9, and 10</p>
Cost-Sharing (Copayments, Deductibles, Coinsurance)	<ul style="list-style-type: none"> ● Check with carrier 	<ul style="list-style-type: none"> ● <i>Waiving fees for COVID-19 related virtual visits</i> ● See Resource: 1 	<ul style="list-style-type: none"> ● <i>Waiving fees for virtual screening telephone consult (G2012)</i> ● <i>Waiving fees for COVID-19 related virtual visits</i> <p>See Resource: 1</p>	<ul style="list-style-type: none"> ● <i>Waiving cost sharing for COVID-19 diagnosis and testing</i> 	<ul style="list-style-type: none"> ● <i>Waiving fees for COVID-19 related virtual visits</i> ● See Resource: 1

	Aetna	CareFirst	Cigna	Kaiser	UnitedHealthcare
Resources					
	<ol style="list-style-type: none"> COVID-19: Telemedicine FAQs Billing and coding FAQs 	<ol style="list-style-type: none"> COVID-19 Information for Providers Message from CareFirst CEO CareFirst Procedure Code/Modifier/Place of Service Instructions for Telemedicine Claims During Covid-19 Public Health Emergency 	<ol style="list-style-type: none"> Cigna Coronavirus (COVID-19) Interim Billing Guidance for Providers Cigna Telehealth Connection Cigna Telehealth Connection Presentation Cigna Reimbursement Policy Virtual Care COVID-19: Interim Guidance 	<ol style="list-style-type: none"> Convenient ways to get care The value of telehealth in a connected system COVID-19 Telehealth Reference Guide for Participating Network Providers 	<ol style="list-style-type: none"> Telehealth and Telemedicine Policy COVID-19 Telehealth Services COVID-19 Telehealth Optum Provider Express COVID-19 Updates (Behavioral Health) COVID-19 UnitedHealthcare Telehealth Services: Care Provider Coding Guidelines COVID-19 Physical, Occupational and Speech Therapy Telehealth Telehealth Services for Physical, Occupational and Speech Therapy Chiropractic Therapy Telehealth Services for Chiropractors UnitedHealthcare Dental Launches Teledentistry Option to Help Plan Participants Avoid Unnecessary ER Visits

*Maryland law¹⁰ requires payers to reimburse for services that can be appropriately delivered via telehealth in the same manner as in-person.¹¹

**Coverage is provided on the MD Live or Amwell platforms for the following conditions (P=covered for Pediatric): Acne; Allergies; Asthma; Bronchitis; Colds and flu (P); Constipation (P only); Diarrhea; Earaches (P); Fevers; Headaches; Infections; Insect bites; Joint aches; Nausea (P); Pinkeye (P); Rashes; Respiratory infections; Sinus infections; Skin infections; Sore throats; and Urinary tract infections.

***Billing the typical place of service in place of POS 02 ensures providers receive the same reimbursement as they typically get for a face-to-face visit.

Questions

This document was developed by Justine Springer, MHCC Program Manager.

For questions, email justine.springer@maryland.gov.

¹⁰ Md Code, Insurance Art., §15–139. Available at: mgaleg.maryland.gov/mgawebsite/laws/StatuteText?article=gin§ion=15-139&enactments=false.

¹¹ The law requires coverage for services that are delivered using interactive audio, video, or other telecommunications or electronic technology by a licensed health care provider within their scope of practice at a site other than the site at which the patient is located. Payers can decide not to provide coverage if decision is based on a finding that telemedicine is not medically necessary, appropriate, or efficient. More information available at: mgaleg.maryland.gov/mgawebsite/laws/StatuteText?article=gin§ion=15-139&enactments=false.