TeleHealth Insurance and Billing Cheat Sheet

Insurance	Start Date	Copay waived?	Telephone-only permitted?
Medicare	3/6/20	No	No

Billing: Use regular POS codes (e.g., 11 for office, 31 for SNF); Modifier 95
https://www.cms.gov/newsroom/fact-sheets/medicare-telemedicine-health-care-provider-fact-sheet

Aetna	3/6/20	Yes	Yes

Billing: POS: 02; Modifier GT or 95
https://www.aetna.com/content/dam/aetna/pdfs/health-care-professionals/bh-televideo-service-codes-covid-19.pdf

Anthem	3/17/20	Yes For 90 days	Yes

Billing: POS: 02; Modifier 95
https://mediproviders.anthem.com/Documents/NVNV_CAID_PU_COVID19GuidanceTelehealthBH.pdf

Magellan		NO	Yes

Billing: POS: 02; Modifier: either GT or 95 can be used
https://magellanprovider.com/education/telehealth.aspx

MHN	3/17/20- 6/30/20	YES (most plans inc M/C MediCal, UC plans, ACA plans	Yes

Billing POS: 02; Modifier: 95 for both telephone only and video/audio
Provider needs to obtain addendum form (call 866-966-0298)
More info in Word Doc in MHN email dated 3/28

Optum	3/31/20	Most plans, call to verify	Yes

Billing POS: 02; Modifier: GT for both telephone only and video/audio
https://www.optum.com/content/dam/optum3/optum/en/resources/PDFs/OBH_COVID-19_Telehealth%20Update_03192020_FINAL_WithMemberDisclaimer.pdf

UHC	3/18/20- 6/18/20	Yes	Yes

Billing POS: 02; Modifier: GT
https://www.uhcprovider.com/en/resource-library/news/Novel-Coronavirus-COVID-19/covid19-telehealth-services.html

Notes:

*These regulations apply to IN-NETWORK providers only

*Modifier 95 is similar to GT in use cases, but unlike GT, there are some limits to the codes that it can be appended to. Modifier 95 is a newer modifier code (1/17). Either can be used as modifiers for common therapy codes for most insurances.

Great website to look up related information for many insurances:

https://www.ahip.org/health-insurance-providers-respond-to-coronavirus-covid-19/