

## *Broadening Access to Telehealth During a Public Health Emergency*

### Overview

In response to the novel coronavirus disease 2019 (COVID-19), government and private payers have expanded telehealth coverage and reimbursement. These actions aim to minimize the spread of COVID-19 as more emphasis is placed on social distancing. Use of telehealth during a public health emergency is a practical solution to ensure access and continuity of care. It also supports the health care system in maintaining capacity to treat patients if a threat to public health were to overburden the system.

Health care providers (e.g., physicians, nurse practitioners, behavioral health professionals, clinical social workers, etc.) can leverage telehealth technology to interact, diagnose, and advise patients remotely. Telehealth is a mode of delivering health care services using telecommunications technologies (e.g., two-way audio and video) by a health care provider to a patient at a different physical location.



### Payers

Medicare, Maryland Medicaid, and commercial payers have implemented temporary measures waiving certain use requirements for telehealth. These changes include reducing or eliminating members' out-of-pocket cost (copayments, deductibles, or coinsurance) and expanding the delivery of telehealth services through other qualified health care providers and locations.

Variation in telehealth coverage and reimbursement exists across payers. Providers are encouraged to review new and

existing requirements for telehealth. This document highlights recent payer policy changes.

#### *Medicaid*

- A telehealth originating site includes the patient's home or another secure location
- Applies to Medicaid fee-for-service and Managed Care Organizations

More information is available at:

[phpa.health.maryland.gov/Documents/COVID-19.1\\_Telehealth%20Guidance\\_Neall.pdf](https://phpa.health.maryland.gov/Documents/COVID-19.1_Telehealth%20Guidance_Neall.pdf)

#### *Medicare*

- A telehealth originating site includes any health care facility or the patient's home
- Provides flexibility for health care providers to reduce or waive cost-sharing for telehealth services

More information is available at:

[www.cms.gov/newsroom/fact-sheets/medicare-telemedicine-health-care-provider-fact-sheet](https://www.cms.gov/newsroom/fact-sheets/medicare-telemedicine-health-care-provider-fact-sheet)

#### *Aetna*

- A telehealth originating site includes the patient's home
- Copayments waived for telehealth
- Virtual check-in and remote evaluation for Medicare Advantage plans

More information is available at:

[www.aetna.com/health-care-professionals/provider-education-manuals/covid19-letter.html](https://www.aetna.com/health-care-professionals/provider-education-manuals/covid19-letter.html)

#### *CareFirst BlueCross BlueShield*

- Copayments, deductibles, and coinsurance waived for CareFirst Video Visits<sup>1</sup>
- Reimbursement for telephone-only consultations; no member out-of-pocket cost

More information is available at:

[individual.carefirst.com/individuals-families/about-us/coronavirus-a-message-from-our-ceo.page](https://individual.carefirst.com/individuals-families/about-us/coronavirus-a-message-from-our-ceo.page)

<sup>1</sup> CareFirst, CareFirst Visit. Available at: [member.carefirst.com/members/health-wellness/video-visit.page](https://member.carefirst.com/members/health-wellness/video-visit.page).

## Cigna

- Virtual treatment support for members with immunosuppression, chronic conditions, or transportation challenges

More information is available at:

[www.cigna.com/newsroom/news-releases/2020/cigna-takes-additional-actions-to-protect-customers-and-communities-against-covid-19](http://www.cigna.com/newsroom/news-releases/2020/cigna-takes-additional-actions-to-protect-customers-and-communities-against-covid-19)

## UnitedHealthcare

- A telehealth originating site includes the patient's home or another secure location
- Reimbursement for virtual check-ins using telephone or captured video/image for Medicaid plans (consistent with commercial and Medicare Advantage plans)

More information is available at:

[www.uhprovider.com/en/resource-library/news/provider-telehealth-policies.html](http://www.uhprovider.com/en/resource-library/news/provider-telehealth-policies.html)

## Practice Tips

- *Licensure/Scope of Practice* – Maintain appropriate State licensure; ensure telehealth services are rendered only by appropriately licensed and supervised practitioners
- *Credentialing* – Ensure appropriate credentialing at hospitals, as applicable
- *Controlled Substance Prescribing* – Prescribing of controlled substances must be done in accordance with the Ryan Haight Online Pharmacy Consumer Protection Act of 2008<sup>2</sup>
- *Data Privacy and Security* – Provide telehealth services using HIPAA-compliant technology; enter into business associate agreements with technology vendors, as applicable; review the recent HIPAA enforcement changes for use of telehealth at [www.hhs.gov/hipaa/for-professionals/special-topics/emergency-preparedness/notification-enforcement-discretion-telehealth/index.html](http://www.hhs.gov/hipaa/for-professionals/special-topics/emergency-preparedness/notification-enforcement-discretion-telehealth/index.html)
- *Fraud, Waste, and Abuse* – As with any change, carefully consider all fraud, waste, and abuse implications; Anti-Kickback Statute, Stark Law, and Beneficiary Inducement prohibitions apply

## Telehealth Readiness Assessment Tool

Planning to implement telehealth? Complete the Maryland Health Care Commission's *Telehealth Readiness Assessment* (TRA) tool as a first step. The TRA tool is designed to inform practices about provider, patient, caregiver, and organizational readiness for telehealth. Supporting guidance documents serve as references that provide more information to prepare practices for telehealth. The TRA tool takes about 20 minutes to complete.

More information available at:

[mhcc.maryland.gov/mhcc/pages/hit/hit\\_telemedicine/documents/TLHT\\_TRA\\_Tool.pdf](http://mhcc.maryland.gov/mhcc/pages/hit/hit_telemedicine/documents/TLHT_TRA_Tool.pdf)

## Additional Resources

- American Hospital Association: CMS Broadens Access to Telehealth during COVID-19 Public Health Emergency  
[www.aha.org/system/files/media/file/2020/03/coronavirus-update-cms-broadens-access-telehealth-during-covid-19-public-health-emergency2\\_0.pdf](http://www.aha.org/system/files/media/file/2020/03/coronavirus-update-cms-broadens-access-telehealth-during-covid-19-public-health-emergency2_0.pdf)
- HIPAA and Telehealth  
[www.telehealthtechnology.org/sites/default/files/documents/HIPAA%20for%20TRCs%202014.pdf](http://www.telehealthtechnology.org/sites/default/files/documents/HIPAA%20for%20TRCs%202014.pdf)
- Maryland Medicaid Telehealth Program  
[mmcp.health.maryland.gov/Pages/telehealth.aspx](http://mmcp.health.maryland.gov/Pages/telehealth.aspx)

## Questions?



Contact the Maryland Health Care Commission

Justine Springer

[justine.springer@maryland.gov](mailto:justine.springer@maryland.gov)

Nicole Majewski

[nicole.majewski@maryland.gov](mailto:nicole.majewski@maryland.gov)

<sup>2</sup> US Department of Justice Drug Enforcement Administration, COVID-19 Information Page. Available at: [www.deadiversion.usdoj.gov/coronavirus.html](http://www.deadiversion.usdoj.gov/coronavirus.html).