

Commercial Payer Temporary Telehealth Policies

The ACR provides the following information for educational purposes only. Members should still verify individual patients' benefits. Benefits may vary for patients covered under certain employer-funded health plans.

Updated 11.4.20

[For additional coding guidance, please see the Telehealth Quick Reference Guide](#)

| Payer Name | Expand Codes Eligible for Telehealth | Allow non-HIPAA compliant audiovisual applications | Reimburse Audiovisual Visits at Office Visit Rate | Allow Audio Only Visits | Reimburse Audio Only Visits at Office Visit Rate | Patient Cost-Sharing Waived for Telehealth Visits with In-Network Providers | Effective Dates | Additional Billing Information | Payer Website |
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| Aetna | Yes | Yes | Yes | Yes | No | Yes | Until December 31, 2020 | Use POS 02 with the GT or 95 modifier. | https://www.aetna.com/health-care-professionals/provider-education-manuals/covid-faq.html#acc_link_content_section_responsive_grid_copy_responsive_grid_accordion_10 |
| Anthem | Yes | | Yes | Yes | Varies by state/market | Yes | Until December 31, 2020 | Submit Telehealth with the CPT code for the service rendered, place of service (POS) 02, and append either modifier "95" or "GT." | https://providernews.anthem.com/georgia/article/information-from-anthem-for-care-providers-about-covid-19-4 |
| BCBS AL | Yes | | | Yes | | Yes | Until December 31, 2020 | All codes should be billed with Place of Service Code 02 – Telehealth. No modifier is required at this time. | https://providers.bcbsal.org/portal/web/pa/resources/-/resource/viewArticle/XBPIOAUGB |
| Florida Blue | Yes | Yes | Yes | Yes | Yes | No | Until December 31, 2020 | The place of service should be 02 and the modifier should be 95 or GT. | https://www.floridablue.com/providers/covid-19-information |
| BCBS IL | Yes | Yes | | Yes | | Yes | Until December 31, 2020 | Providers submitting claims for telehealth services must append with modifier 95 or GT. | https://www.bcbsil.com/provider/education/covid-19-preparedness.html |
| BCBS LA | Yes | Yes | See "telehealth billing guidelines" in provider manual for allowable charges | Yes | See "telehealth billing guidelines" in provider manual for allowable charges | Yes | Until further notice | Providers should bill services as they normally would for office visits and append Modifier 95 or GT to indicate that the service was telehealth. | https://providers.bcbsla.com/covid-19 |

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| BCBS MA | Yes | Yes | Yes | Yes | Yes | Yes | Until further notice | Log into BCBSMA Provider Central for information about coding and billing procedures. | https://www.bluecrossma.com/Provider/covid-19.html?CID=covid_NS |
| BCBS MN | Yes | Yes | Yes | Yes | Yes | Yes reference the Blue Cross reimbursement policy for Telehealth to review permitted codes | No | Use place of service 02. | https://www.bluecrossmn.com/providers/education-center/coronavirus-information-providers |
| BCBS NC | Yes | Yes | Yes | Yes | Yes | | No | To report audio/telephonic only modalities, use place of service -02 and append modifier -CR (Catastrophe/disaster related) to the applicable service code, and indicate place of service -02. | https://www.bluecrossnc.com/covid-19/covid-19-provider-resources |
| BCBS TN | Yes | Yes | Yes | | | | No | Use Place of Service-02 or your normal Place of Service code with a 95 modifier appended to the CPT/HCPCS code. | https://bcbstupdates.com/provider-faq/ |
| BCBS TX | Yes | | Yes | Yes | Yes | | Yes | claims should be billed with appropriate modifier (95, GT, GQ) and Place of Service 02 | https://www.bcbstx.com/provider/covid-19-preparedness.html |
| Blue Shield CA | Yes | Yes | Yes | Yes | | | No | include modifiers 95 for synchronous rendering of services or GQ for asynchronous when billing for services provided via telehealth and the place of service should be indicated as "02." | https://www.blueshieldca.com/bsca/bsc/wcm/connect/provider/provider_content_en/guidelines_resources/COVID-19-network-providers-info |
| CareFirst BCBS | Yes | Yes | | No | No | | Yes | Bill with a "GT" or "95" modifier and indicate the Place of Service of "02." | https://individual.carefirst.com/individuals-families/about-us/coronavirus-healthcare-providers.page |

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| Cigna | Yes | Yes | Yes | Yes | Yes | No | Expanded telehealth coverage through December 31,2020 Cost sharing waived through October 31, 2020 | Providers should bill using a face-to-face code, append the GQ, GT or 95 modifier, and use the POS that would be typically billed if the service was delivered face to face. Billing a POS 02 for virtual services may result in reduced payment or denied claims. | https://static.cigna.com/assets/chcp/resourceLibrary/medicalResourcesList/medicalDoingBusinessWithCigna/medicalDbwcCOVID-19.html |
| Harvard Pilgrim | Yes | Yes | Yes | Yes As long as face-to-face interaction not required | Yes | Yes | Until further notice | All telemedicine/telehealth must be reported with POS 02 and may be filed with th appropriate modifier, 95, GT, GQ, or GO. | https://www.harvardpilgrim.org/portal/page?_pageid=253.18_dad=portal&_schema=PORTAL |
| Horizon BCBS NJ | Yes | Yes | Yes | Yes | | Yes | Until further notice | Horizon BCBSNJ shall identify telemedicine services when modifiers 95 or GT are appended to CPT® or HCPCS codes that ordinarily describe face-to-face services. | https://www.horizonhealthnews.com/relaxing-rules-to-enable-telephonic-visits/ https://www.horizonblue.com/providers/news/news-legal-notice/providing-telephonic-care-no-costs-members |
| Humana | Yes | Yes | Yes | Yes | Yes | Yes | Until further notice | Bill with the proper code utilizing the place of service as the medical office | https://www.humana.com/provider/coronavirus |
| Independence Blue Cross | Yes | Yes | Yes | Yes | | No | Until December 31,2020 | Professional providers performing telemedicine services must report the appropriate modifier (Modifier GT or 95) and place-of-service (POS) code 02 (Telehealth) to ensure payment of eligible telemedicine services. | https://www.ibx.com/hdocs/custom/covid-19-providers/index.html |
| Medical Mutual | Yes | | | Yes | | No | Until further notice | | https://www.medmutual.com/~/_media/MedMutual/Files/Providers/COVID19%20PROVIDER%20FAQ32020%20FINAL.ashx |

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| Regence | Yes | Yes | Yes | Yes | | No | Until December 31, 2020 | Use place of service (POS) where the services would have normally occurred (excluding POS 02) and Modifier 95. | https://www.regence.com/provider/library/whats-new/covid-19#temporary-updates-to-telehealth |
| UnitedHealthcare (UHC) | Yes | Yes | Yes | Yes | Yes | Yes | Expanded telehealth coverage through December 31,2020 Cost sharing waived though September 30, 2020 | Use appropriate office visit E/M code Use place of service that would have been reported had service been furnished in person Use 95 modifier | https://www.uhcprovider.com/en/resource-library/news/Novel-Coronavirus-COVID-19.html |