The Centers for Medicare and Medicaid Services (CMS) issued a broad array of temporary regulatory waivers and new rules to provide healthcare systems with flexibility to respond to the COVID-19 pandemic.

Highlights related to payment and coverage include:

- **Off-site patient screening:** CMS is waiving the enforcement of section 1867(a) of the Social Security Act (the Emergency Medical Treatment and Labor Act, or EMTALA). This will allow hospitals, psychiatric hospitals, and critical access hospitals (CAHs) to screen patients at a location offsite from the hospital’s campus to prevent the spread of COVID-19, so long as it is not inconsistent with the state emergency preparedness or pandemic plan.

- **Coverage of respiratory related devices:** The current NCDs and LCDs that restrict coverage of these devices and services to patients with certain clinical characteristics do not apply during the public health emergency. For example, Medicare will cover non-invasive ventilators, respiratory assist devices and continuous positive airway pressure devices based on the clinician’s assessment of the patient.

- **POS Clarification:** CMS clarifies that for Medicare telehealth services, use the POS that would have been used if it was an in-person visit, and append modifier 95. Formerly CMS instructed using POS 2 for all Medicare telehealth services.

- **Virtual check-in codes G2012 and G2010 (brief telephone visits) and e-Visit (MyChart) codes 99421-99423, G2061-G2063:** Expanded to include new patients, as well as established patients. Billing practitioners can now include licensed clinical social workers, clinical psychologists, physical therapists, occupational therapy, and speech-language therapists.

- **Telephone E/M codes 99441-99443 and 98966-98968:** CMS has agreed to pay for these services. While the codes describe established patients, CMS won’t be enforcing established patient part of the code description so they could be used for new patients. Billing practitioners include physicians, NPPS, as well as licensed clinical social workers, clinical psychologists, physical therapy, occupational therapy, and speech-language therapists.

- **Selecting Level of Service for outpatient E/M services (99201-99215) delivered via telehealth (e.g. Zoom video):** On an interim basis, CMS is revising its policy to specify that the office/outpatient E/M level selection for these services when furnished via telehealth can be based on medical decision making (MDM) or time, with time defined as all of the time associated with the E/M on the day of the encounter (attending time only).

- **Teaching Physician Rules and Telehealth Services:** CMS has amended the teaching physician (TP) regulations to allow that as a general rule, the requirement for the presence of a teaching physician can be met, at a minimum, through direct supervision by interactive telecommunications technology.
  - **Presence and Participation for key and critical portions of the E/M service:** CMS will pay for TP services when a resident furnishes telehealth services under direct supervision by interactive telecommunications technology (e.g., Zoom video). The TP should be available to the Resident via video for key and critical portions of the service as determined by the TP.
  - **Primary Care Exception:** CMS will pay for ALL levels of an office/outpatient E/M service provided in primary care centers when a resident furnishes telehealth services under the direct supervision of the TP by interactive telecommunications technology.
  - **Diagnostic radiology and other tests:** CMS will allow interpretation of diagnostic radiology and other diagnostic tests when the interpretation is performed by a resident under direct supervision of the TP by interactive telecommunications technology. The TP must still review the resident’s interpretation.

- **Physician Services:** CMS is waiving 482.12(c) which requires that Medicare patients be under the care of a physician, and that a physician be on call at all times. This allows hospitals to use other practitioners, such as physician’s assistant and nurse practitioners to the fullest extent possible. This waiver should be implemented so long as they are not inconsistent with a state’s emergency preparedness or pandemic plan.

- **Removal of frequency limitations Medicare Telehealth** The following services no longer have limitations on the number of times they can be provided by Medicare telehealth:
  - A subsequent inpatient visit can be furnished via Medicare telehealth, without the limitation that the telehealth
March 13, 2020: CMS’ activation of blanket waivers
March 13, 2020: FAQ on coverage benefits
March 12, 2020: FAQ on coverage benefits
March 10, 2020: FAQ on coverage benefits
March 10, 2020: FAQ on coverage benefits
March 9, 2020: EMTALA reminder
March 9, 2020: Telehealth benefits
March 6, 2020: emergency funding bill
March 6, 2020: Covid-19 FAQs
March 5, 2020: 2nd HCPCS code for COVID-19 tests
March 4, 2020: call to action to providers
Feb 13, 2020: new HCPCS code for COVID-19 test
Feb 6, 2020: lab guidance
Feb 6, 2020: memo to healthcare facilities
Jan 31, 2020: HHS Secretary declared a public health emergency

- visit is once every three days (CPT codes 99231-99233);
- A subsequent skilled nursing facility visit can be furnished via Medicare telehealth, without the limitation that the telehealth visit is once every 30 days (CPT codes 99307-99310)
- Critical care consult codes may be furnished to a Medicare beneficiary by telehealth beyond the once per day limitation (CPT codes G0508-G0509).
- Over 80 new services added to the list of Medicare telehealth service, including: including: ED (99281-99285), Critical Care (99291-99292), Initial and Subsequent Observation, and Discharge Day Management (99217-99220, 99224-99226, 99223-99236), Initial Hospital Care and Hospital Discharge Day Management (99221-99223, 99238, 99239), Initial nursing facility visits and nursing facility discharge day management (99304-99306, 99315-99316), Domiciliary, Rest Home, or Custodial Care Services (99327-99328, 99334-99337), Home Visit E/M (99341-99345, 99347-99350), Inpatient neonatal and pediatric critical care E/M (99468-99480), Group psychotherapy (90853), Care planning for patients with cognitive impairment (99483), ESRD services (90952-90953, 90959, 90962), Psychological and Neuropsychological testing (96130-96139), Radiation Treatment Management Services (77427), and Therapy Services (97161-97168, 97110-97112, 97116, 97535, 97750, 97755, 97760, 97761, 92521-92524, 92507). For more details, see Interim Final Rule

**OIG will not enforce statutes related to waivers of cost-sharing during COVID-19 public health emergency**

On March 17, 2020, the Department of Health and Human Services (HHS) Office of Inspector General (OIG) issued “OIG Policy Statement Regarding Physicians and Other Practitioners That Reduce or Waive Amounts Owed by Federal HealthCare Program Beneficiaries for Telehealth Services During the 2019 Novel Coronavirus (COVID-19) Outbreak.” The policy statement notifies providers that OIG will not enforce these statutes if providers choose to reduce or waive cost-sharing for telehealth visits during the COVID-19 public health emergency, which the HHS Secretary determined exists and has existed since January 27, 2020.

On March 24, 2020, OIG released an FAQ document in which it clarifies that its Policy Statement is not limited to CMS telehealth services. It applies to a broad category of non-face-to-face services furnished through various modalities, including telehealth visits, virtual check-in services, e-visits, monthly remote care management, and monthly remote patient monitoring.

**March 20, 2020: Illinois Health and Hospital Association Submits 1135 Waiver Requests on Behalf of All Illinois Hospitals**

On Friday March 20, 2020, the Illinois Health and Hospital Association (IHA) submitted a Section 1135 waiver request on behalf of all Illinois Hospitals (“Providers”). Highlights of the letter:

- Providers intend to operate under CMS “blanket” waiver that temporarily waives requirements that out-of-state providers be licensed in the state where they are providing services when they are licensed in another state. This applies to Medicare and Medicaid.
- Additional waiver requests in crucial areas that are not included in the federal blanket waivers. For example:
  - Allowing billing of CPT codes 99441-99443 (telephone E/M codes) for both new and established patients.
  - Allowing reimbursement for telehealth visits at the same rate as telehealth video visits.
  - Allowing texting of patient orders to reduce telephone and verbal orders due to high patient volumes.
  - Allowing reimbursement for treatment in patient vehicles, including basic evaluation and treatment.
  - Allowing the use of technology and physical barriers that limit exposure and potential spread of the virus, such as use of video and audio resources for limiting direct contact between physicians and other providers in the same clinical facility.
  - Suspend EMTALA requirements for a medical screening exam and allow hospitals to triage individuals who come to the ED and divert individuals without an obvious emergency medical condition to alternative COVID-19 screening sites.

These flexibilities are still subject to CMS approval.

**March 19, 2020 the Dept. of Healthcare and Family Services submitted an Illinois 1135 Waiver Request to CMS**

On March 19, 2020, the Dept. of Healthcare and Family Services (CHS) submitted a request to the Centers for Medicare & Medicaid Services (CMS) to waive certain federal Medicaid, Children’s Health Insurance Program (CHIP), and Health Insurance Portability and Accountability Act (HIPAA) regulations during the COVID-19 public health emergency. If approved, this Section 1135 waiver would apply to Illinois Medicaid beneficiaries within Illinois or out-of-state, so long as they have an equivalent license in another state or Veterans Affairs or are enrolled in Medicare;

- Allow physicians to bill as the teaching physician when real-time audio video or access through a window is provided when hospitals are running low on supplies to limit the number of providers with direct patient contact.
- Permitting Medicaid payment for hospital outpatient observation services up to 48 hours, if not longer;
- Allowing prescribers not enrolled with Medicaid to write prescriptions for Medicaid patients; and
- Allowing non-HIPAA compliant telehealth modes for telehealth visits or check-ins at the location of the patient and certain waiving HIPAA sanctions and penalties for noncompliance.

**Updated March 31, 2020**
Please see the HFS Section 1135 Waiver Letter and related fact sheet for a complete list of waiver requests. These flexibilities are still subject to CMS approval.

Update: On March 23, 2020, CMS, responded to HFS’ 1135 waiver request. Details are available at this link. Note: CMS only responded to the items listed below. It continues to work on responding to the other requests in the letter which require approval through an amendment to the state plan or through 1115 demonstration. There was no response pertinent to licensure or teaching physician rules.

- Temporarily suspend Medicaid fee-for-service prior authorization requirements. Section 1135(b)(1)(C) allows for a waiver or modification of pre-approval requirements, including prior authorization processes required under the State Plan for particular benefits: Prior authorization and medical necessity processes in fee-for-service delivery systems are established, defined and administered at state/territory discretion and may vary depending on the benefit. See 42 C.F.R. §440.230(d). The State of Illinois may have indicated in its approved state plan specific requirements about prior authorization processes for benefits administered through the fee-for-service delivery system. We interpret prior authorization requirements to be a type of pre-approval requirement for which waiver and modification authority under section 1135(b)(1)(C) of the Act is available.
- Extend pre-existing authorizations for which a beneficiary has previously received prior authorization through the end of the public health emergency. Services provided on or after March 1, 2020 may continue to be provided without a new or renewed prior authorization
- Suspend Pre-Admission Screening and Annual Resident Review (PASRR) Level I and Level II Assessments for 30 days: Level I and II assessments are waived for 30 days and new admissions can be treated like exempted hospital discharges. After 30 days, new admits with mental illness or intellectual disability should receive a Resident Review.
- State Fair Hearing Requests and Appeal Timelines: CMS approves waiver to allow enrollees to have more than 90 days and up to another 120 days for an eligibility or fee for service appeal to request a fair hearing.
- Provider Enrollment - Illinois may reimburse claims from out-of-state providers not enrolled in Illinois Medicaid Program if certain criteria are met. Also, certain screening requirements are waived to temporarily enroll providers into Medicare.
- Provision of Services in Alternative Settings - CMS allows unlicensed facilities to be reimbursed for services during the emergency

March 19, 2020: Executive Order Allows Providers Licensed in Another State to Provide Care in Indiana
Indiana’s Governor Gov. Holcomb issued Executive Order 20-05. The order allows health care providers licensed in another state to provide care in Indiana, as well as greater flexibility for Indiana Medicaid in using telemedicine to administer some services. UCMC providers can provide Indiana patients with telehealth services from a licensure perspective. Wisconsin has not taken action yet, so Providers are still restricted from providing telehealth services to patients physically located in Wisconsin until Wisconsin takes similar action.

CMS Announces Exceptions and Extensions for Clinicians Participating in Quality Reporting Programs
As part of the Trump Administration’s response to COVID-19, CMS is implementing additional extreme and uncontrollable circumstances policy exceptions and extensions for upcoming measure reporting and data submission deadlines for the following CMS programs. For details of all affected programs, see CMS’ Press Release dated March 22, 2020.

Provider Programs:
- Quality Payment Program-Merit-based incentive payment system (MIPS)
  - 2019 deadline extended from 3-31-20 to 4-30-20
  - Clinicians who do not meet the new deadline will qualify for the automatic extreme and uncontrollable circumstances policy and will receive a neutral payment adjustment for the 2021 MIPS payment year.
  - CMS is evaluating options for providing relief around participation and data submission for 2020.

Hospital Programs
- Hospital-Acquired Condition Reduction Program
- Hospital Outpatient Quality Reporting Program
- Hospital Readmissions Reduction program
- Hospital Value-Based Purchasing Program
  - Deadlines for October 1, 2019 – December 31, 2019 (Q4) data submission optional.
  - If Q4 is submitted, it will be used to calculate the 2019 performance and payment (where appropriate). If data for Q4 is unable to be submitted, the 2019 performance will be calculated based on data from January 1, 2019 – September 30, 2019 (Q1-Q3) and available data.
  - For 2020 data submission, for the Hospital-Acquired Condition Reduction Program and the Hospital Value-Based Purchasing Program, if data from January 1, 2020 – March 31, 2020 (Q1) is submitted, it will be used for scoring in the program (where appropriate).

For 2020 data submission, MS will not count data from January 1, 2020 through June 30, 2020 (Q1-Q2) for performance or payment programs. Data does not need to be submitted to CMS for this time period.

The Families First Coronavirus Response Act (H.R. 6201) Signed Into Law March 18, 2020
The Families First Coronavirus Response Act (H.R. 6201) was signed into law on March 18, 2020. Healthcare coverage will be impacted as follows:

- Group health plans, health insurance issuers, Medicare Advantage plans, TRICARE, veterans plans, federal workers’ health plans and the Indian Health Service would be required to cover, at no cost to the patient, the COVID-19 diagnostic test. They would also be required to cover the patient’s visit to a provider, urgent care center or emergency room to receive the testing.
- States would be permitted to extend Medicaid eligibility to their uninsured populations for COVID-19 diagnostic testing.
- The Secretary of HHS shall be providing a claims modifier to be used so that COVID-19 testing related services (such as below) will be identifiable on the Medicare claim for purposes of a specified outpatient payment methodology that will be applied.
  - Office and other outpatient services
  - Hospital observation services
  - Emergency department services
  - Nursing facility services
  - Domiciliary, rest home, or custodial care services
  - Home services
  - Online digital evaluation and management services.

Released March 17, 2020: CMS Releases Details Regarding Expansion of Medicare Emergency Telehealth Services

EMERGENCY TELEHEALTH WAIVER

On March 17, 2020, CMS provided a fact sheet and FAQs which further clarifies the Medicare telehealth services that beneficiaries can receive under the President’s emergency declaration announced on March 13, 2020. Initial changes to Medicare Telehealth were triggered on March 6, 2020 when President Trump signed into law the emergency funding bill “Coronavirus Preparedness and Response Supplemental Appropriations Act, 2020” which extended payment for telehealth services to all Medicare beneficiaries regardless of geographical location. Prior to this, the Social Security Act limited telehealth services to beneficiaries receiving care at authorized originating sites located mostly in rural areas. See CMS’ Telehealth Services manual for details on Original Telehealth.

Highlights from the CMS Fact Sheet and FAQs regarding Medicare Telehealth Services:

- No geographic or site restrictions: Waiver of geographical restrictions for originating sites, allowing providers to provide telehealth services to patients from any location, including the patient’s home or any setting of care.
- Smart Phones: Telecommunication systems may include phones so long as they have audio and video capabilities (e.g., smartphone, face-time, Zoom) which allows for two-way, real-time interactive communication as long as it is not public facing (such as Facebook Live).
- All Medicare Telehealth Services may be billed, not just services related to COVID-19: Common telehealth services include 99201-99215 (Office or other outpatient visits), G0425-G0427 (Telehealth consultations, ED, or initial patient), G0406-G04048 (Follow-up inpatient telehealth consultations). For a complete list, go to CMS’ List of Telehealth Services.
- New or Established Patients: Telehealth may be provided for *new or established patients (prior communication from CMS originally restricted Telehealth to established patients)
  *To the extent the 1135 waiver requires an established relationship, HHS will not conduct audits to ensure that such a prior relationship existed for claims submitted during this public health emergency.

Providers are also reminded that in addition to Medicare telehealth services which are meant to take the place of a face-to-face office visit, they may also use Virtual Check-In codes (i.e., brief telephone call that mitigates the need for an in-person visit) and E-visit codes (patient-provider evaluation provided via MyChart) as described at the end of this newsletter.

Released March 17, 2020: HHS OIG Waives Telehealth Cost-Sharing During COVID-19

- The Department of Health and Human Services (HHS) Office of Inspector General (OIG) announced in its Policy Statement on March 17, 2020 that it would not impose administrative sanctions on physicians or other practitioners who reduce or waive cost-sharing for Federal health care program beneficiaries for telehealth services furnished during the COVID-19 public health emergency, which has existed since January 27, 2020. OIG’s guidance applies to all telehealth services furnished to Federal health care program beneficiaries during the COVID-19 public health emergency, and is not limited to telehealth services related to patients with COVID-19.
- OIG clarified that it will not bring an enforcement action under either the Federal anti-kickback statute or the beneficiary inducements civil monetary penalty statute for waiving or reducing such cost-sharing, provided all applicable CMS payment and coverage rules are met. Nothing in the Policy Statement requires a reduction or waiver of such cost-sharing amounts, nor does it otherwise affect a physician or practitioner’s responsibility to comply with other applicable laws and regulations.
Coverage and Payment Guidance Related to COVID-19

Updated March 31, 2020

President Trump’s declaration on March 13, 2020 of a national emergency due to COVID-19 gave CMS the authority to waive certain Medicare, Medicaid, and CHIP program requirements and conditions of participation under Section 1135 of the Social Security Act (“1135 waivers”). As a result, the following blanket waivers are available:

- **Provider Locations:** Temporarily waive requirements that out-of-state providers be licensed in the state where they are providing services when they are licensed in another state. This applies to Medicare and Medicaid.
- **Provider Enrollment:** Establish a toll-free hotline for non-certified Part B suppliers, physicians and non-physician practitioners to enroll and receive temporary Medicare billing privileges; waive the following screening requirements:
  - Application Fee – 42 CFR 424.514
  - Criminal background checks associated with FCBC – 42 CFR424.518
  - Site visits– 42 CFR424.517
- Postpone all revalidation actions and expedite any pending or new applications from providers

*NOTE: This extends only to Medicare and Medicaid enrollment and reimbursement qualifications but it does not loosen restrictions on state licensure issues which require the provider to be licensed in the state in which the patient is located. States are continuing to waive licensure requirements as the situation evolves.

- **Medicare appeals in Fee for Service, MA and Part D:** Extension to file an appeal and waiver of timelines for requests for additional information to adjudicate the appeal.
- **Skilled Nursing Facilities:** CMS is waiving the requirement for a 3-day prior hospitalization for coverage of a skilled nursing facility stay to provide temporary emergency coverage of SNF services without a qualifying hospital stay for those people who need to be transferred as a result of the effect of a disaster or emergency.

For details, see [COVID-19 Emergency Declaration Health Care Providers Fact Sheet](#).

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**Coverage of COVID-19 Testing and Treatment by non-Medicare Payors**

**MEDICAID (updated 3/23/20):** The [Provider Notice issued 3/20/20](#), describes changes to telehealth policy due to the current public health emergency related to COVID-19. These changes apply to claims billed for participants covered under fee-for-service as well as a HealthChoice Illinois managed care plan.

**Telehealth Services:** Telehealth services are medically necessary and clinically appropriate services covered under the Medical Assistance Program as set forth in [89 Ill. Adm. Code section 140.3](#) that are delivered using a communication or technology system to a patient at an originating site by a provider located at a distant site. The Department will reimburse telehealth services with dates of service on or after March 9, 2020 until the public health emergency no longer exists, when delivered using:

- an **“interactive telecommunication system”** (means audio and video equipment permitting two-way, real-time communication; does not include telephone, fax machine or email) or **“telecommunication system”** (means an asynchronous store and forward technology and/or an interactive telecommunication system that is used to transmit data between the originating and distant sites; does not include telephone calls, fax machines and text messages without visualization of the patient [“electronic mail”] (as described in [89 Ill. Admin. Code Section 140.403(a)](#)), or;
- a communication system where information exchanged between the physician or other qualified health care practitioner and the patient during the course of the synchronous telehealth service is of an amount and nature that would be sufficient to meet the key components and requirements of the same service when rendered via face-to-face interaction.

**Originating Site Changes:** Any site that allows for the patient to use a communication or technology system as defined above may be an originating site, including a patient’s place of residence located within the state of Illinois or other temporary location within or outside the state of Illinois. An originating site will be eligible for a facility fee when it is a certified eligible facility or provider organization that acts as the location of the patient at the time a telehealth service is rendered. A physician or other licensed health care professional is not required to be present at all times with the patient at the originating site.

**Distant Site Changes:** The distant site provider is any enrolled provider, operating within their scope of practice, and with the appropriate license or certification.

**Reimbursement:** Telehealth payment rates are the same as face-to-face services provided on-site. The distant site provider and originating site provider eligible for a facility fee must maintain adequate documentation of the telehealth services provided in accordance with the record requirements of section 140.403(d).

**Non-telehealth services:** The Department will also reimburse for the following services during this public health emergency, including:

- **Virtual Check-in** – A brief communication technology-based service that uses audio-only real-time telephone interactions or synchronous, two-way audio interactions that are enhanced with video or other kinds of data transmission. Virtual check-ins must be rendered by a physician or advance practice nurse, or physician assistant who can report evaluation and management (E/M) services, provided to an established patient, not originating from a related E/M service provided within the previous 7 days nor leading to an E/M service or procedure within the next 24 hours or soonest available appointment. The Department will reimburse for CPT codes 99441-99443 at the rate established on the Department’s Practitioner Fee Schedule to all providers listed above.

*Note: CPT codes 99441-99443 are for telephone E/M codes whereas Virtual Check-in code is G2012. OCC is inquiring with HFS to determine if HFS meant to refer to G2012, rather than codes 99441-99443 with regards to reimbursement.*
• **Online patient portal or “E-visit”:** These services are non-face-to-face patient-initiated communications using online patient portals. These services can only be reported when the billing practice has an established relationship with the patient. For these encounters, the patient must generate the initial inquiry and communications can occur over a 7-day period. The patient must verbally consent to receive virtual check-in services. The Department will reimburse for HCPCS codes G2061-2063 and CPT codes 99421-99423 at the rate established on the Department’s Practitioner Fee Schedule to all providers listed above.

• **Behavioral Health Services:** Notwithstanding 89 Ill. Adm. Code 140.6(m) and 140.403, the Department will reimburse for all behavioral health services detailed in 140.453 (except for Mobile Crisis Response and Crisis Stabilization as defined in 140.453(d)(3)) and behavioral health services contained on an applicable Department fee schedule provided using audio-only real-time telephone interactions, or video interaction. Federally Qualified Health Centers, Rural Health Clinics, and Encounter Rate Clinics will receive their encounter rate.

**BlueCross BlueShield of Illinois** (link and content updated 3/23/20):

**COVID-19 Testing:** Members won't pay copays, deductibles or coinsurance for testing to diagnose COVID-19 or for testing-related visits with in-network providers, whether at a provider’s office, urgent care clinic, emergency room or by telehealth.

**Telehealth:** Members can access provider visits for covered services through telemedicine or telehealth as outlined in their benefit plan or employer’s self-funded plan. Members won’t pay copays, deductibles, or coinsurance on in-network covered telemedicine or telehealth services. Depending on their benefits, members may have access to services through two-way, live interactive telephone and/or digital video consultations, and virtual visits powered by MDLIVE.

**AETNA** (link and content updated 3/23/20):

**COVID-19 testing:** Aetna is waiving co-pays and applying no cost-sharing for all diagnostic testing related to COVID-19. This policy will cover the cost of a physician-ordered test and the physician visit that results in a COVID-19 test, which can be done in any approved laboratory location. Aetna will waive the member costs associated with diagnostic testing for all Commercial, Medicare and Medicaid lines of business. The policy aligns with new Families First legislation requiring all health plans to provide full coverage of COVID-19 testing without cost share. The requirement also applies to self-insured plans.

**For the next 90 days, until June 4, 2020, Aetna will waive member cost sharing for any covered telemedicine visits – regardless of diagnosis:** Cost sharing will be waived for all virtual visits through the Aetna-covered Teladoc® offerings and in-network providers. Self-insured plan sponsors will be able to opt-out of this program at their discretion.

**Aetna is also offering its Medicare Advantage brief virtual check-in and remote evaluation benefits to all Aetna Commercial members and waiving the co-pay.** These offerings will empower members with questions or concerns that are unrelated to a recent office visit and do not need immediate in-person follow-up care to engage with providers without the concern of sitting in a physician’s office and risking potential exposure to COVID-19.

**HUMANA** (content updated 3/24/20):

**COVID-19 testing.**

- Cost-share waivers include COVID-19 related testing (COVID-19 test and viral panels that rule out COVID-19); laboratory testing, specimen collection and certain related services that result in the ordering or administration of the test, including physician office or emergency department visits. This change is retroactive to services delivered on or after March 6, 2020.

**Temporary expansion of telehealth service scope and reimbursement rules:**

1. Humana encourages use of telehealth services to care for members. Refer to CMS, state, and plan coverage guidelines for services that can be delivered via telehealth.
2. Humana will temporarily reimburse for telehealth visits with participating/in-network providers at the same rate as in-office visits assuming they meet medical necessity criteria and all applicable coverage guidelines.
3. Humana will temporarily accept telephone (audio-only) visits for providers/members who don’t have access to secure video systems. They can be submitted and reimbursed as telehealth visits.
4. Humana is waiving cost share for all telehealth services delivered by participating/in-network providers; this includes visits through audio or video visits through MDLIVE to Medicare Advantage members, and Commercial members in Puerto Rico.
5. All telehealth services through Doctor on Demand to Commercial members.

**United Healthcare** (content updated 3/23/20)

**COVID-19 testing:** United Healthcare is waiving cost sharing for COVID-19 testing and related visits, whether the testing related visits is received in a health care provider’s office, an urgent care center, an emergency department or through a telehealth visit. This coverage applies to Medicare Advantage, Medicaid and employer-sponsored plans.

**Telehealth resources:**

- **24/7 Virtual Visits through designated telehealth providers:** These visits can be useful in determining if a member should call their local health care provider regarding COVID-19 testing, and are also ideal for urgent care treatment of other illnesses, like the seasonal flu, allergies, pink eye and more. Medicare Advantage and Medicaid members can continue to access their existing telehealth benefit offered through designated partners without cost sharing. Cost sharing for members with a telehealth benefit through their employer-sponsored plan will be waived through June 18, 2020.

- **Local telehealth visits with your medical provider:** Telehealth visits with a member’s health care provider can be used for both COVID-19 and other health needs. For COVID-19 testing related telehealth visits with a health care provider, cost-sharing is waived during this national emergency. For other health related telehealth visits, cost sharing and coverage will apply as determined by the members.
health benefits plan, through June 18, 2020.

**Cigna** (content updated 3/23/20)

**COVID-19 diagnostic visits:** Cigna is waiving out-of-pocket costs for COVID-19 visits with in-network providers, whether at a provider’s office, urgent care center, emergency room, or via virtual care, through May 31, 2020.

**COVID-19 testing:** Cigna is waiving out-of-pocket costs for COVID-19 FDA-approved testing. Only a health care provider or hospital can administer the test and send the sample to an approved lab for results.

**COVID-19 treatment:** Your plan will cover treatment associated with COVID-19 or similar diseases. Out-of-pocket costs may apply.

**COVID-19 Virtual Care Visits:** For a virtual visit related to screening, diagnosis, or testing for COVID-19, out-of-pocket costs will be waived through May 31, 2020.

Non-COVID-19 Virtual Care Visits: Members can also receive virtual medical care not related to COVID-19 by physicians and certain providers with virtual care capabilities through May 31, 2020. Out-of-pocket costs may apply.

**Illinicare**– Illinicare directs members to this link about COVID-19 and Aetna Providers. See Aetna section above for details.

**Countycare** – Countycare’s site currently does not speak to any changes in coverage with respect to COVID-19.

### COVID-19 Diagnosis Coding

On March 18, 2020, ICD-10-CM announced that it would adopt the World Health Organization (WHO) code U07.1 (COVID-19), effective April 1.

**Confirmed Cases of COVID-19**

- Code U07.1 as the primary code
- Pneumonia and all other manifestations should also be coded.

**Concern about exposure to COVID-19**

For cases where there is concern about a possible exposure to COVID-19, but this is ruled out after evaluation,” report code Z03.818 (Encounter for observation for suspected exposure to other biological agents ruled out), the CDC instructs.

**Actual exposure to a confirmed case of COVID-19**

Report code Z20.828 (Contact with and [suspected] exposure to other viral communicable diseases).

**Signs/symptoms**

When the patient is exhibiting signs and symptoms but a definitive diagnosis has not been established, the CDC instructs that you code only the presenting signs and symptoms, such as:

- **R05** (Cough),
- **R06.02** (Shortness of breath) or
- **R50.9** (Fever, unspecified).

**Prior to April 1:** Providers can continue to report based on previously published interim guidelines, which outlines, among other things, how to report illnesses caused by COVID-10 with two codes. For example:

**Bronchitis**

- Acute bronchitis due to COVID-19: Assign code J20.8 (Acute bronchitis due to other specified organisms and B97.29).
- Bronchitis not otherwise specified (NOS) caused by COVID-19: J40 (Bronchitis not specified as acute or chronic) and code B97.29.

**Lower respiratory infection**

- Lower respiratory infection, not otherwise specified (NOS) or acute respiratory infection caused by COVID-19: Report code J22 (Unspecified acute lower respiratory infection) and code B97.29.
- Respiratory infection NOS caused by COVID-19: Code J98.8 (Other specified respiratory disorders) and code B97.29.

**Acute respiratory distress syndrome (ARDS)**

- ARDS due to COVID-19: Report codes J80 (Acute respiratory distress syndrome) and code B97.29.

### COVID-19 Test Codes

**MEDICARE HCPCS CODES:** Medicare claims processing systems can accept these new codes starting 4-1-20 for dates of service on or after 2-4-20.

- **U0001** Released 2-6-20; applies to CDC’s 2019 Novel Coronavirus Real Time RT-PCR Diagnostic Test Panel Assay. For authorized CDC testing laboratories to test patients for SARS-CoV-2. NGS Payment Rate is $35.91.
- **U0002** Released 3-5-20; allows labs to bill for non-CDC laboratory tests for SARS-CoV-2/2019-nCoV (COVID-19). NGS Payment Rate is $51.31

**AMA CPT CODE:** Effective 3-13-20, a new CPT code is available for novel coronavirus testing by hospitals, health systems and labs in the U.S. The CPT Editorial Panel approved the code at a special, expedited meeting held Friday, March 13, 2020.

- **87635:** Infectious agent detection by nucleic acid (DNA or RNA); severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2)(Coronavirus disease [COVID-19]), amplified probe technique

**Resources:**

- [AMA CPT Announcement](#) of new code
- [AMA Fact Sheet](#) for CPT Code 87635
### GUIDANCE AND CODES THAT PROVIDERS CAN USE DURING COVID-19 PUBLIC HEALTH EMERGENCY

**NAME OF CODE**

<table>
<thead>
<tr>
<th>NAME OF GUIDANCE</th>
<th>DESCRIPTION</th>
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</thead>
<tbody>
<tr>
<td><strong>American Medical Association:</strong> Special coding advice during COVID-19 Public Health Emergency</td>
<td>The AMA provides guidance as to which CPT/HCPCs codes and diagnosis codes should be selected in the following scenarios. Click on the link to access the AMA's document for full details.</td>
</tr>
</tbody>
</table>
| **Medicare Emergency Telehealth Services** | These are services that would normally be provided in–person but CMS allowed them to be conducted via telecommunication technology for patients who lived in rural areas. Under the current COVID-19 Emergency Act, the geographic restrictions have been lifted. Providers select the appropriate telehealth service from CMS’ List of Telehealth Services. Update 3-30-20: CMS added over 80 new services to the List of Telehealth Services. Common examples:  
  - New Outpatient Visit 99201-99205  
  - Est Outpatient Visits 99211-99215  
  - G0425-G0427 (Telehealth consultations, emergency department or initial inpatient)  
  - G0406-G0408 (Follow-up inpatient telehealth consultations furnished to beneficiaries in hospitals or SNFs) |
| **Billing Providers:** | Physicians, Nurse practitioners, Physician Assistants, Certified nurse midwives, as well as certified nurse anesthetists, licensed clinical social workers, clinical psychologists, an registered dieticians or nutrition professionals within their scope of practice and consistent with Medicare benefit rules that apply to all services.  
  - **Patient Type:** new and established patients; services do not have to be related to COVID-19 under the waiver  
  - **Telecommunication Technology:** Technology that has audio and video capabilities that are used for two-way, real-time interactive communication as long as it is not public facing (such as Facebook Live). This includes Zoom, FaceTime, Smart phones, and mobile computing devices. Audio/video capabilities must be available but providers do not have to use it. The Office for Civil Rights will exercise enforcement discretion and waive penalties for HIPAA violations against health care providers that serve patient in good faith through such everyday communications technologies like Skype and FaceTime.  
  - **Billing for Service:** Medicare telehealth services are generally billed as if the service had been furnished in-person. The claim should reflect the designated Place of Service (POS) code 02 Telehealth to indicate the billed service was furnished as a professional telehealth service from a distant site. Updated 3-30-20: CMS advises using POS that would normally have been used if the service occurred face-to-face, rather than POS 2, and append modifier 95.  
  - **Medicare payment for telehealth services:** Starting March 6, 2020, and for the duration of the COVID-19 Public Health Emergency, Medicare will make payment for Medicare Telehealth Services furnished to patients in broader circumstances. These are paid at the same amount as it would if the service were furnished in person.  
  - **Beneficiary out of pocket costs:** While telehealth does not change out of pocket costs for beneficiaries with Original Medicare (e.g., deductible and coinsurances), the OIG is providing flexibility for healthcare providers to reduce or waive cost-sharing for telehealth visits paid by federal healthcare programs.  
  - **On-site visits conducted via video or through a window in the clinic suite:** Services should only be reported as telehealth services when the individual physician or professional providing the telehealth service is not at the same location as the beneficiary. |

**NAME OF CODE**

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<thead>
<tr>
<th>REQUIREMENTS</th>
<th>EXAMPLES</th>
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<tbody>
<tr>
<td><strong>CPT 99212:</strong></td>
<td>Patient requests appointment with physician to discuss pain he has been having in right arm. Visit is conducted between Physician and patient via Zoom. Physician collects HPI, ROS, PMFH and documents the visit as he would have for an in-person visit. He includes a statement that more than 50% of time was spent in counseling. Provider bills 99213 based on total time spent during visit.</td>
</tr>
</tbody>
</table>
**HCPCS G2012- Virtual Check-In**

Brief (5-10 minutes) medical discussion via communication technology-based service between a patient and qualified health care professional. The purpose of these calls is to determine if a follow-up visit is required.

- **Billing Providers**: those who can bill E/M (physicians/ NPs/PAs).
- **Patient Type**: Established patients only. Update 3-30-20: CMS will allow both new and established patients.
- **Locations**: All locations, including patient’s home.
- **Related E/M Services**: Service can bear no relation to an E/M service within the prior seven days, or result in an E/M service within the ensuing 24 hours (or soonest appointment).
- **Technology**: Real-time, two-way audio only (i.e., telephone); may be enhanced with video or other data transmission (excludes voice messages- must be a live conversation).
- **Initiation**: Patient initiates service.
- **Time Requirements**: 5–10 minutes of medical discussion required.
- **Frequency**: No frequency limitation; CMS will monitor frequency to determine whether a limit is necessary.
- **Documentation**: Provider documents date, time, duration of service along with brief summary of topic(s) discussed.
- **Consent**: patient must verbally consent to receive check-in services. Update 3-30-20: CMS has clarified that annual consent is sufficient and may be documented by auxiliary staff. The consent process should not interfere with the provision of services. (Medicare co-insurance and deductibles would apply).

**HCPCS G2010-Remote Evaluation of Prerecorded Patient Information**

Remote evaluation of recorded video and/or images submitted by an established patient (e.g., store and forward), including interpretation with follow-up with the patient within 24 business hours.

- **Distinctly separate service from G2012**.
- **Billing Providers**: those who can bill E/M (physicians/ NPs/PAs).
- **Patient Type**: Established patients only. Update 3-30-20: CMS will allow both new and established patients.
- **Locations**: All locations, including patient’s home.
- **Technology**: Follow-up may take place via phone call, audio/video communication, secure text messaging, email, or patient portal communication. Such communication must be compliant with HIPAA and other relevant laws.
- **Initiation**: Patient initiates service.
- **Related E/M Service**: Service can bear no relation to an E/M service within the prior seven days, or result in an E/M service within the ensuing 24 hours (or soonest appointment).
- **Frequency**: No frequency limitations; CMS will monitor utilization.
- **Documentation**: Provider documents review and interpretation of images and also date and time of beneficiary contact and content discussion. When the quality of the prerecorded information is insufficient to allow the clinician to assess the need for medical treatment, the service may not be billed.
- **Consent**: patient must verbally consent to receive check-in services. (Medicare co-insurance and deductibles would apply). Update 3-30-20: CMS has clarified that annual consent is sufficient and may be documented by auxiliary staff. The consent process should not interfere with the provision of services.

**Online Digital Evaluation and Management Services (e-Visit)**

For Physicians and qualified healthcare practitioners that can bill E/M codes, online digital E/M service, cumulative time.

- **99421**: 5-10 min up to 7 days
- **99422**: 11-20 min up to 7 days
- **99423**: 21 or more min up to 7 days

Non-physician practitioners who are unable to bill E/M services.

- **New codes as of CY20 Physician Fee Schedule Final Rule**
- **E-Visit Definition**: non-face-to-face “patient-initiated digital communications that require a clinical decision that otherwise typically would have been provided in the office.”
- **Billing Providers**: CPT codes 99421-99423 are reserved for physicians and other healthcare practitioners that can directly bill Medicare E/M codes. CMS created HCPCS codes G2061, G2062, and G2063 for non-physician practitioners who are unable to bill E/M services.
- **Patient Type**: Established patients only. Update 3-30-20: CMS will allow both new and established patients.
- **Locations**: All locations, including patient’s home.
- **Digital Service**: electronic health record portal, secure email or other digital applications.
- **Initiation**: Patient initiates service via digital platform, but follow-up by
## Coverage and Payment Guidance Related to COVID-19

**Updated March 31, 2020**

### G2061: 5-10 min up to 7 days
- the provider may include telephone.
- **Related E/M Services:** If the patient had an E/M service within the last seven days, or has a face 2 face E/M visit related to the problem in the next 7 days, these codes may not be used.
- **Frequency:** Services may only be reported once in a 7-day period. Clinical staff time may not be counted.
- **Consent:** patient must verbally consent to receive check-in services (Medicare co-insurance and deductibles would apply)

### G2062: 11-20 min up to 7 days
- Provider documents service in the record, and bills CPT code 99422.

### G2063: 21 or more minutes up to 7 days
- Provider documents service in the record, and bills CPT code 99422.

### Telephone evaluation and management visits
- **by a physician or QHCP who may report E/M services**
  - 99441 5-10 min
  - 99442 11-20 min
  - 99443 21-30 min

### Telephone assessment and management services
- **by a qualified non-physician health are professional who may not report E/M services**
  - 98966 5-10 min
  - 98967 11-20 min
  - 98968 21-30 min

**NOTE:** these codes are not paid by Medicare currently. Update 3-30-20: CMS will pay for these services during the Public Health Emergency

- **Billing Provider 99441-99443:** Physicians and QHCP who may report E/M services
- **Billing Provider 98966-98968:** Non-physician who may not report E/M services (e.g. speech-language pathologists, physical therapists, occupational therapists, social workers, dieticians)

### Patient Type: Established patient only

- **Locations:** All locations, including patient’s home
- **Initiation:** Patient must initiate service
- **Related E/M Services:** may not originate from a related E/M service provided in the previous 7 days nor leading to an E/M service or procedure within the next 24 hours or soonest available appointment

- **Consent:** patient must verbally consent to receive check-in services (Medicare co-insurance and deductibles would apply)