

## Telehealth FAQs for providers

### Overview

Eligible Blue Cross members can use Well Connection, our new telehealth service, to see doctors and health care providers any time.

They can:

- Have live video visits using a smartphone, tablet, or computer.
- Use the service for minor medical and behavioral health issues whether they're at home, work, or on vacation—weekends and holidays included.

**Behavioral Health:** Eligible members can access telehealth services in two ways:

- Via the national Well Connection behavioral health platform, or
- By seeing a contracted Blue Cross Blue Shield of Massachusetts network provider who delivers telehealth services via a HIPAA-compliant platform.

Please note, the service is available only within the United States. Members who are travelling outside the US can't use this benefit.

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### General information

- Q** **What is the telehealth benefit that Blue Cross Blue Shield of Massachusetts is offering?**
- A** The telehealth benefit covers short, live video consultations between doctors or behavioral health therapists and patients via a patient's smartphone, computer, or tablet. Members will see these providers on the new Well Connection app or website. Our Telehealth (Telemedicine) – Medical and Telehealth (Telemedicine) Behavioral Health payment policies, allows payment to providers for delivering medical and behavioral health telemedicine services to eligible members who have the benefit.

**Q Why does Blue Cross Blue Shield of Massachusetts offer a telehealth benefit?**

**A** We believe telehealth has the potential to improve timely access to care, facilitate enhanced integration and coordinated care, and reduce health care costs. Video visits offer a convenient alternative to non-urgent emergency room visits, deliver care in a cost-effective and convenient setting, and free up your office for more complex visits that require exams or labs.

**Q Can you share more information about your partnership with American Well?**

**A** American Well is a telehealth company that provides access to a network of doctors and therapists for live, on-demand medical video visits and scheduled behavioral health visits. American Well offers a national network that complements our local network. This network offers 24/7 video visits to members who have the benefit.

**Q Can telehealth doctors prescribe medications for my patients?**

**A** Yes, depending on medical appropriateness, state law in the patient’s state, and the clinical prescribing rules and standards of care, doctors may send their prescriptions electronically to the patient’s pharmacy. Generally, doctors who deliver care online may not write a prescription for controlled substances, such as opioids and other major painkillers. A consultation is not a guarantee of prescription. Contracted Blue Cross psychiatrists can prescribe as well follow the same practices they use for in-person visits within the scope of their license (with the exception of controlled substances prescribing).

**Q How long are telehealth appointments?**

**A** Appointments are generally 10 minutes for a doctor and up to 30 minutes for a therapist, however, the length of the visit is *up to the provider*. Contracted clinicians and psychiatrists are able to use a wide range of codes for psychotherapy sessions that may go beyond shorter visits, but no more than 60 minutes.

**Q Will my malpractice insurance cover me for telehealth?**

**A** We encourage you to check your policy or contact your carrier with questions about your coverage.

**Q What providers offer telehealth video visits to my Blue Cross patients?**

**A** Patients with the benefit can see providers in our local network who offer secure video visits or doctors and therapists in the American Well national network.

**Blue Cross of Massachusetts contracted providers:**

All Blue Cross Blue Shield of Massachusetts contracted doctors and health care providers may offer telehealth, if they choose to. They may only offer the covered services specified in our *Telehealth (Telemedicine) – Medical and Telehealth (Telemedicine) Behavioral Health* payment policies, such as brief medical care and behavioral health visits, appropriate to their licensure. It includes no preventive care.

Doctors must supply their own secure, compliant platform and infrastructure to deliver telehealth services.

**American Well providers:**

In addition to their doctors, American Well providers include clinical psychologists, master level psychologists, and licensed independent clinical social workers.

**How do I become a telehealth provider?**

**Q** [Is there a separate credentialing process for providers in the local network to become a telehealth behavioral health practitioner?](#)

**A** No. Your current Blue Cross Blue Shield of Massachusetts credentialing applies. You may offer telehealth services if you have the ability to offer secure, HIPAA-compliant, video visits and are currently credentialed by Blue Cross Blue Shield of Massachusetts.

**Q** [How will Blue Cross identify me as a telehealth provider?](#)

**A** We ask that providers self-report that they offer video visits via telehealth. Any local Blue Cross doctor who has notified us that they provide the service will be listed in our Find a Doctor and Estimate Costs online directory with an icon showing they have telehealth capability. Note: We will only list those local providers who have self-reported this information.

**Who is eligible for telehealth?**

**Q** [What members are eligible for telehealth visits?](#)

**A** The telehealth benefit is available for:

- HMO and PPO plans (Indemnity, FEP and Medicare plans excluded)
- Fully insured and self-funded accounts who buy the benefit

Any member who has the telehealth benefit can receive video visits from either:

- **Well Connection doctors and providers, or**
- **A doctor or provider in the Blue Cross of MA network** who offer the service.

**Q** [How will I know if a member has the benefit?](#)

**A** We always recommend checking member eligibility via Online Services (accessed through Provider Central) before rendering services. Standard telehealth benefit information can be obtained by submitting an eligibility request for either:

- Medical telehealth services with service type “Physician Visit – Office: Sick” (“BY”) OR
- Behavioral health telehealth services with service type “Mental Health Provider – Outpatient” (“CF”). You must submit “Mental Health Provider-Outpatient” or the telehealth benefit will not appear.

If the member has the benefit, the telehealth cost share along with a message indicating “TELEHEALTH” will be returned.

## Sample benefits & eligibility search results in Online Services

To find out if a member has telehealth benefits, perform an eligibility inquiry in Online Services. The screenshot below shows the bottom portion of inquiry results for one member.

In your inquiry, use one of these Service Types:

- "Mental Health Provider - Outpatient"
- "Physician Visit - Office: Sick."

This member has telehealth benefits.

When a member has no telehealth benefits, you will not see "TELEHEALTH" in your results.

**Mental Health Provider - Outpatient**
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Services Restricted to Following Provider:

NEW ENGLAND MENTAL HEALTH NETWORK 8004442426 ;BIOLOGICALLY-BASED MENTAL CONDITION  
 NEW ENGLAND MENTAL HEALTH NETWORK 8004442426 ;NON-BIOLOGICALLY-BASED MENTAL CONDITION  
 NEW ENGLAND MENTAL HEALTH NETWORK 8004442426 ;ALCOHOLISM

Network Coverage Level	Co-Payment	Non Covered	Notes
In Individual	\$25.00 Per Visit		<p>TELEHEALTH: NO DEDUCTIBLE OR DEDUCTIBLE DOES NOT APPLY; PER PROVIDER PER DATE OF SERVICE; MOST MANAGED CARE PLANS REQUIRE PA FOR 53-60 MINUTES OF PSYCHOTHERAPY, IOP, PHP, AND ABA SERVICES. OTHER OUTPATIENT SERVICES REQUIRE MEDICAL REVIEW STARTING AT VISIT 13. EFFECTIVE OCT 1, 2015 NO PA IS REQUIRED FOR SUBSTANCE ABUSE TREATMENT.</p> <p>\$25.00 Per Visit                      BIOLOGICALLY-BASED MENTAL CONDITION: OUTPATIENT PSYCHOTHERAPY SERVICES DO NOT REQUIRE NOTIFICATION OR PA. MOST MANAGED CARE PLANS REQUIRE PA FOR IOP, PHP, PSYCHIATRIC PROCEDURES (E.G. ECT, TMS, PSYCHOLOGICAL TESTING) AND</p>

Authorization/Certification Req'd:  
Yes

**Reminder:** Benefits vary by plan. Always check the member's eligibility and benefits before rendering services.

### Q Is telehealth available for members traveling outside the United States?

A No. Members can access Well Connection online visits only within the United States.

### Q Can I conduct video visits with my patients who are traveling or at school out-of-state?

A Yes, if you are licensed to practice in the state where the patient is located. For example, if you are treating a Massachusetts resident who attends school in Hawaii, you must be licensed in Hawaii to continue treatment in Hawaii.

## What types of services are covered via telehealth?

### Q What types of visits are covered?

A Brief evaluation and management and behavioral health evaluation and psychotherapy visits are covered, assuming those services fall within the scope of the provider's license. So, if the provider is able to perform a telehealth-covered service in-person, they can perform that service via the video visit (with the exception of prescribing controlled substances).

### Q Does this include urgent care, chronic condition management, medication management, follow up visits, behavioral health visits?

**A** Yes, however providers who perform the service are responsible for determining the appropriateness of telehealth for the visit.

**Q** **What services can a telehealth doctor provide?**

**A** Well Connection is available 24/7/365 for minor medical conditions and by appointment for behavioral health issues, such as:

Urgent care:	Behavioral health:
<ul style="list-style-type: none"><li>▪ Bronchitis</li><li>▪ Cold &amp; flu</li><li>▪ Diarrhea</li><li>▪ Gout</li><li>▪ Hypertension</li><li>▪ Migraines</li><li>▪ Pinkeye</li><li>▪ Pneumonia</li><li>▪ Sinus &amp; respiratory infections</li><li>▪ Sore throat</li><li>▪ Strep throat</li><li>▪ Urinary tract infections</li></ul>	<ul style="list-style-type: none"><li>▪ Bereavement</li><li>▪ Child behavior</li><li>▪ Couples therapy</li><li>▪ Depression and anxiety</li><li>▪ Divorce</li><li>▪ Sleep disorders</li><li>▪ Stress</li><li>▪ Substance use disorder</li><li>▪ Trauma</li></ul>

**Q** **What services can Blue Cross Blue Shield of Massachusetts doctors provide via a telehealth visit? Can they only provide services based on their license in Massachusetts?**

**A** A local doctor in our network can provide evaluation and management services, psychotherapy, brief medication management, and post-acute care follow-up services based on their license in Massachusetts. They provide services to members based on the state in which they have their license and where the particular member is located. For example, doctors who are licensed in both Massachusetts and New Hampshire can provide services to members who are located in both New Hampshire and Massachusetts.

Examples of services that are appropriate for telemedicine include:

- Diagnosis of routine cough, cold, congestion
- Review of skin irritation (rash)
- Brief follow-up visit for patients with a chronic condition
- Brief post-operative follow-up

Contracted behavioral health providers can provide psychiatric diagnostic evaluations, and up to 60 minutes of psychotherapy at the provider’s discretion; the length of the visit is up to the provider.

## Behavioral health telehealth services

### Q Is behavioral health a part of telehealth services?

A Yes. Some of the most common behavioral health conditions treated with online therapy include depression, anxiety, stress management, and sleep difficulties. Our contracted behavioral health providers can see their established patients via short telehealth video visits and provide medication management as well. Here are the covered codes:

#### Behavioral health codes:

Code	Narrative
90791	Psychiatric diagnostic evaluation
90792	Psychiatric diagnostic evaluation with medical services
90832	Psychotherapy, 30 minutes with patient and/or family member
90833	Psychotherapy, 30 minutes with patient and/or family member when performed with an evaluation and management service
90834	Psychotherapy, 45 minutes with patient and/or family member
90836	Psychotherapy, 45 minutes with patient and/or family member when performed with an evaluation and management service
90837	Psychotherapy, 60 minutes with patient and/or family member
90838	Psychotherapy, 60 minutes with patient and/or family member when performed with an evaluation and management service (list separately in addition to the code for primary procedure)
90846	Family psychotherapy (without the patient present), 50 minutes
90847	Family psychotherapy (conjoint psychotherapy) (with patient present), 50 minutes

#### Required modifier

Note: We will deny telemedicine claims submitted without modifier **GT** or **95**.

<b>95</b>	Telemedicine service using a real-time interactive audio and video telecommunications system
<b>GT</b>	Via interactive audio and video telecommunication systems

We deny all claims for telemedicine services not listed in the Telehealth (Telemedicine) Behavioral Health payment policy.

## Evaluation and management codes for psychiatrists

Code	Narrative
99201	Office or other outpatient visit for the evaluation and management of a new patient. Typically, 10 minutes are spent face-to-face with the patient and/or family.
99202	Office or other outpatient visit for the evaluation and management of a new patient. Typically, 20 minutes are spent face-to-face with the patient and/or family.
99203	Office or other outpatient visit for the evaluation and management of a new patient. Typically, 30 minutes are spent face-to-face with the patient and/or family.
99204	Office or other outpatient visit for the evaluation and management of a new patient. Typically, 45 minutes are spent face-to-face with the patient and/or family.
99205	Office or other outpatient visit for the evaluation and management of a new patient. Typically, 60 minutes are spent face-to-face with the patient and/or family.
99211	Office or other outpatient visit for the evaluation and management of an established patient. Typically, 5 minutes are spent performing or supervising these services.
99212	Office or other outpatient visit for the evaluation and management of an established patient. Typically, 10 minutes are spent face-to-face with patient and/or family.
99213	Office or other outpatient visit for the evaluation and management of an established patient. Typically, 15 minutes are spent face-to-face with the patient and/or family
99214	Office or other outpatient visit for the evaluation and management of an established patient. Typically, 25 minutes are spent face-to-face with the patient and/or family

### **Q** Can I provide my behavioral health therapy sessions by phone?

**A** No. All visits must be video-enabled, real-time interactions. In line with Chapter 224 of the Acts of 2012, Blue Cross defines telemedicine as “the real-time use of interactive audio, video, or other electronic media for the purpose of diagnosis, consultation, or treatment. Telemedicine shall not include the use of audio-only telephone, facsimile machine, or e-mail.”

## Telehealth security and technology

### **Q** Are telehealth video visits secure?

**A** Yes. We require a private, secure, HIPAA-compliant and confidential session for patients to safely and confidentially consult with a board-certified doctor or health care provider.

**Q What makes my set-up HIPAA-compliant? Do you have requirements?**

**A** We do not have specific requirements for the video visit equipment you use, nor do we dictate what type of technology to use. For more details on practice guidelines for telemedicine, you may wish to visit the American Telemedicine website at [www.americantelemed.org](http://www.americantelemed.org). Go to **Resources>Telemedicine-practice-guidelines**.

**Q Does Blue Cross provide technology for me to conduct video visits with my patients? If not, which technologies may I use? Skype or Face-time?**

**A** No, Blue Cross does not provide the technology or dictate the type of technology to use. Multiple vendor solutions exist in the marketplace. However, the technology must be HIPAA-compliant. Programs like face-time and Skype are not HIPAA-compliant

**Q Do members need a referral or prior authorization for telehealth?**

**A** No. We always encourage members to contact their own doctor first, unless there's an emergency. The patient's primary doctor may have specific recommendations based on medical history.

## **Payment and member cost share for telehealth visits**

**Q How do I get the medical record if my patient sees someone in the American Well network?**

**A** Patients who see one of American Wells' providers from their national network have access to a summary of their visit and are encouraged to share it with their primary care provider.

**Q Does Blue Cross pay me for conducting video visits with my patients?**

**A** Yes, if the patient has the benefit, the service complies with our payment policy, and you can deliver the covered service in a secure and private fashion.

**Q Is reimbursement the same as for in-person services?**

**A** Details are included in the *Telehealth (Telemedicine) – Medical and Telehealth (Telemedicine) Behavioral Health Payment Policies*.

**Q Do members have a copayment for these services?**

**A** Member cost is according to the benefit plan chosen by the employer.

- Fully insured accounts are the same as the equivalent in-office visit. If there is a split copayment benefit, the lesser of the two will apply.
- Self-insured accounts may set a unique cost share for telehealth, although Blue Cross recommends that it be equivalent to an in-office visit.



## Telehealth visit follow-up

**Q** If my patient sees an American Well provider, how do I know what happens during telehealth visits with my patients?

**A** Telehealth is a way for our members to get affordable, after-hours care. Doctors in the telehealth network are NCQA-credentialed and will document the telehealth session the same as they would for an in-person visit. It is up to the patient to forward you that documentation, if they choose to.

- For medical telehealth visits via the American Well network, our members receive a summary of the visit and have the option to send the summary to their primary care provider; American Well will encourage them to do so.
- For visits from a Blue Cross network provider, the same process applies as for an in-person visit. If a member wishes to share a summary of the visit, they have to get it from their doctor and share it with their primary care provider or specialist.

**Q** Is there a record summary for behavioral health visits like on the medical side?

**A** Yes, American Well behavioral health providers document within the American Well system and can record comments in a private section or a shared record section. Members are able to view only the shared record section and can share that with their therapist as they choose. The private record section is only viewable by the American Well doctor.

**Q** What if my patient has a video visit with one of the American Well doctors, but their condition requires that they be seen in person, by me or at an emergency room?

**A** The doctor will decide, based on what he or she learns during their consultation if:

- a diagnosis is possible
- follow-up care is recommended
- the condition can't be treated via telemedicine, and the member needs in-person care.

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