

# Arkansas Blue Cross and Blue Shield and Health Advantage Announce Special Benefits/Extension for COVID-19

## ***Telephone Counseling and Copay/Coinsurance/Deductible Waiver Introduced for Telemedicine Services***

In response to the growing COVID-19 health crisis, and consistent with Governor Asa Hutchinson's recent Proclamation regarding expansion of technology-assisted, remote counseling and treatment, Arkansas Blue Cross and Blue Shield and Health Advantage have created a new, temporary -- through at least May 15, 2020 -- insurance benefit for its fully-insured members that will significantly boost their options for accessing needed healthcare advice and services without having to run the added risks of an in-person visit. These changes will be retroactive to include eligible "Telephonic Provider" services (as defined below) beginning March 16, 2020.

The new, temporary insurance benefits outlined are in addition to the normal telemedicine (internet-based audio/visual contact) benefits that Arkansas Blue Cross and Health Advantage fully-insured members already have, and which they can continue to utilize. However, Arkansas Blue Cross and Health Advantage are also waiving copays, coinsurance and deductibles for all telemedicine services to its fully-insured members through at least May 15, 2020.

In addition, all Arkansas Blue Cross and Health Advantage insured members will have the following new, temporary insurance benefits available for both physical health needs and any behavioral/mental health counseling needs via standard telephone in addition to audiovisual telemedicine. These new, temporary benefits apply to services of in-network MDs/DOs, Certified Nurse Practitioners, Advance Practice Nurse Practitioners and Physician Assistants, Psychologists, Licensed Certified Social Workers and Licensed Professional Counselors (Telephonic Providers).

These changes only apply to Arkansas Blue Cross and Health Advantage fully insured members. These changes do not apply to Arkansas State and Public School Employees self-funded health plan, or BlueAdvantage members.

How it will work:

- **Telephone-based provider visits** –Providers can file telephone-based visits claims using CPT codes 99441, 99442 and 99443. Places of service 02 Telehealth, 11 Office and 12 Home will be accepted. Normal member copays, coinsurance and deductibles will be waived for

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these services during this period. Appropriate documentation as to the nature of the call shall be placed in the medical record.

These codes will be covered temporarily for in-network MDs/DOs, Certified Nurse Practitioners, Advance Practice Nurse Practitioners and Physician Assistants, Psychologists, Licensed Certified Social Workers and Licensed Professional Counselors.

Appropriate documentation as to the nature of the call shall be placed in the medical record.

In addition, Arkansas Blue Cross and Health Advantage will continue to cover internet delivered audio-visual telehealth.

- MDs/DOs, Certified Nurse Practitioners and other Advanced Nurse Practitioners and Physician Assistants who are participating in our commercial networks should submit claims using the appropriate visit codes with modifiers GT or 95. Be advised E/M codes 99205 and 99215 are excluded.

These telehealth services are reimbursed per the Arkansas Blue Cross and Health Advantage fee schedule based on the facility site of service level; that is, telehealth services are reimbursed as if a provider does not incur the same administrative overhead such as office expenses and nursing labor costs. Normal member copays, coinsurance and deductibles will be waived for these services during this period.

Telephonic communication can be equivalent to audiovisual, secure telemedicine during this current public health emergency when provided by a qualified professional. Therefore, telemedicine or telephonic communication may be used to establish an initial provider/patient relationship as well as maintain this relationship during the time of emergency. Appropriate documentation as to the nature of the call shall be placed in the medical record.

**Please note: Physicians (MDs and DOs), Advance Practice Nurse Practitioners and Physician Assistants who are seeing patients virtually either with audiovisual or telephone should use the telemedicine CPT codes, not the telephonic CPT codes. We apologize for the apparent confusion and appreciate your patience as we work through this unprecedented time.**

#### **Temporary Insurance Benefit Policy Details**

Effective March 16, all Arkansas Blue Cross and Health Advantage insured members will have the following new, temporary insurance benefits available for both physical health needs and any behavioral/mental health counseling needs:

- **Telephone-based doctor's visits.** Our existing exclusion of insurance benefits for telephone-based services is being suspended from now through at least May 15, 2020 to provide payment for any in-network physician (M.D. or D.O) visit by telephone, for purposes of receiving advice or counsel on either physical or mental health needs. In addition to creating this entirely new, temporary benefit for our fully-insured members, Arkansas Blue Cross will

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also waive (through at least May 15, 2020) all copays, coinsurance and deductibles for these new telephonic benefits.

- **Telephone-based behavioral/mental health visits.** We are also extending this same new, temporary insurance benefit for telephonic counseling by in-network behavioral health professionals, not just physicians. Specifically, from March 16, 2020 through at least May 15, 2020, Arkansas Blue Cross and Health Advantage will pay for telephone-based counseling to our fully-insured members by any in-network psychiatrist, psychologist, advance practice nurse practitioner, licensed clinical social worker or licensed professional counselor. As with physician claims, copays, coinsurance and deductible will be waived for these new telephonic service benefits, through at least May 15, 2020.
- **Temporary waiver of copays, coinsurance and deductibles for Telemedicine.** The new, temporary insurance benefits outlined above are in addition to the normal telemedicine (internet-based audio/visual contact) benefits that Arkansas Blue Cross and Health Advantage fully-insured members already have, and which they can continue to utilize. However, Arkansas Blue Cross and Health Advantage are also waiving copays, coinsurance and deductibles for all telemedicine services to its fully-insured members through at least May 15, 2020.

**PLEASE NOTE:** These new, temporary insurance benefits and the applicable procedures and limitations, are outlined below:

**TERMS AND CONDITIONS APPLICABLE TO NEW, TEMPORARY TELEPHONIC SERVICES BENEFITS**

1. Please note that telephone counseling is ordinarily not a covered benefit under any Arkansas Blue Cross and Blue Shield and Health Advantage insurance policy/benefit certificate. Accordingly, these expanded benefits are by special exception only, including all conditions outlined below.
2. In order to be covered, all telephonic consultation by physicians, advance practice nurse practitioners, licensed clinical social workers, licensed professional counselors or psychologists ("Telephonic Providers") must be submitted electronically to Arkansas Blue Cross and Blue Shield in accordance with the standard, established claims filing policies and procedures required for other electronic claims. This includes but is not limited to timely claims filing requirements.
3. All claims for telephonic consultation by Telephonic Providers must be submitted with one of the following CPT codes, as applicable:

**Telephone E/M Services**

**99441 Telephone; 5-10 minutes \$16.38**

Description: Telephone evaluation and management service by a physician or other qualified healthcare professional who may report evaluation and management services provided to an established patient, parent, or guardian not originating from a related E/M service provided within the previous seven days nor leading to an E/M service or procedure within the next 24 hours or soonest available appointment; 5-10 minutes of medical discussion.

**99442 Telephone; 11-20 minutes \$32.61**

Description: Telephone evaluation and management service by a physician or other qualified healthcare professional who may report evaluation and management services provided to an established patient,

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parent, or guardian not originating from a related E/M service provided within the previous seven days nor leading to an E/M service or procedure within the next 24 hours or soonest available appointment; 11-20 minutes of medical discussion.

**99443 Telephone; 21-30 minutes \$48.74**

Description: Telephone evaluation and management service by a physician or other qualified healthcare professional who may report evaluation and management services provided to an established patient, parent, or guardian not originating from a related E/M service provided within the previous seven days nor leading to an E/M service or procedure within the next 24 hours or soonest available appointment; 21-30 minutes of medical discussion.

4. **NO** claims for any telephonic services other than the three CPT Codes listed above will be accepted, covered or paid by Arkansas Blue Cross and Health Advantage.
5. Normal copays, coinsurance and deductible, as specified in a member's applicable insurance policy/benefit certificate will be waived for all Telephonic Provider telephone consultations billed in accordance with these provisions.
6. Payment for all Telephonic Provider services shall be strictly limited to the Allowances (dollar amounts) set forth above with respect to each CPT Code.
7. All claims for Telephonic Provider services will continue to be subject to all terms, conditions, limitations and exclusions of each member's insurance policy/benefit certificate, except for the following provisions of such policies/certificate which are temporarily waived through May 15, 2020: (i) exclusion for "Telephone and Other Electronic Consultation"; and (ii) copay, coinsurance and deductible provisions.
8. All coverage for Telephonic Provider services, as described in this announcement, will end at midnight on May 15, 2020, unless Arkansas Blue Cross and Health Advantage decide to extend this special benefits extension for COVID-19 telephone counseling beyond that date; we will reassess the situation at that time and, if special benefits are extended, will make another public announcement. If no such extension announcement is made, any claims for Telephonic Provider services submitted for dates of service after May 15, 2020 will be denied, in accordance with standard provisions of applicable insurance policies/benefit certificates.
9. All claims for payment of Telephonic Provider services are subject to the standard terms and conditions of each Telephonic Provider's network participation agreement with Arkansas Blue Cross and Health Advantage.
10. Unless services are not available from an in-network provider, or constitute emergency care that could not be obtained from an in-network provider, no coverage or payment will be extended for telephone services/telephone consultation of any **out-of-network** provider because this is a limited duration exception to normal policy/benefit certificate exclusions made in consideration of a public health crisis, and it is not feasible to conduct the necessary credentialing review and computer systems adjustments necessary for including non-participating providers in a temporary benefit that will end on May 15, 2020.
11. This announcement does NOT apply to any **self-funded health plan members** served by our BlueAdvantage Administrators division. Any decision regarding coverage for COVID-19 telephone consultation services for such

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