

Telehealth is an umbrella term that includes audiovisual visits (telemedicine visits and Blue Cross Online VisitsSM) and telephone-only visits. These visits can reduce the need for in-person medical care. Seeking virtual consultations for mild flu-like symptoms is a safe step for members who want to talk with board-certified doctors and can help avoid the spread of illness in physician office and emergency room settings.

Definitions

Telemedicine visits and Blue Cross Online Visits

During these visits, patients and health care providers are connected via a secure network. These visits allow for real-time clinical health care services to be provided through electronic technology when distance separates the patient and health care provider.

Visits typically involve straightforward decision making that addresses urgent but not emergency clinical conditions for medical and behavioral health evaluations. When making decisions about diagnosis and/or treatment, the provider doesn't require face-to-face contact to make an optimal decision.

Both telemedicine visits and Blue Cross Online Visits are appropriate for low-complexity health care services, such as colds, sore throats, runny nose, sinus congestion, headaches, etc.

With the recent public health emergency due to the COVID-19 crisis, Blue Cross and BCN are temporarily relaxing certain requirements for telehealth visits to encourage the use of telehealth services to avoid the spread of illness in physician offices and emergency room settings. Information about temporary changes appears in red boxes throughout this document.

The answers to the following questions outline the main differences between these types of visits.

	Telemedicine visits	Blue Cross Online Visits
Who initiates the visit?	Member or provider Visits are scheduled by provider offices.	Member Visits are initiated through bcbsmonlinevisits.com or the <i>BCBSM Online VisitsSM</i> app, found in the App Store or on Google Play
Is audiovisual equipment required?	No. Visits can be conducted by telephone only. For more information, see "Telephone-only visits" below. For information about setting up a secure network in your office for audiovisual visits, see the "Using telehealth" section below.	Yes. This online health care service is provided through the Amwell TM web-based service from American Well [®] .
Does the visit handle high-complexity health care?	Yes	No
Does the visit handle chronic care or ongoing visits?	Yes	No. It is not anticipated that follow-up care will be required.
Does the provider have to be in-network with the member's plan?	Yes	No. Providers are contracted with Amwell.

Telephone-only visits

Telephone-only visits use the telephone to provide real-time clinical health care services through electronic technology when distance separates the patient and health care provider. The patient and the health care provider are connected only by telephone.

Determining whether a member has a telehealth benefit

All Blue Cross' PPO, Medicare Plus Blue, BCN HMO and BCN Advantage members have coverage for telemedicine visits with in-network providers.

Note: To determine whether a member has coverage for Blue Cross Online Visits (conducted by Amwell), see the *Determining a member's telehealth benefits* document. You can find this document in the telehealth sections of our coronavirus webpages, which are available on our public website at bcbsm.com/coronavirus and through Provider Secured Services.

Using telehealth

Telemedicine

Blue Cross and BCN typically expect providers to use mechanisms that are compliant with the Health Insurance Portability and Accountability Act, or HIPAA, to conduct therapeutic encounters. Free portals are available to conduct this work. The American Telemedicine Association may be able to provide information that will help you to set up your system for telemedicine visits.

See the [telehealth basics^{**}\(1\)](#) and [practice guidelines^{**}\(1\)](#) pages of the American Telemedicine Association website to determine how to adhere to HIPAA requirements and protect patient confidentiality, as required in your Blue Cross or BCN contract.

HIPAA compliance requirements for telehealth visits have been relaxed during the COVID-19 crisis to make it easier for providers to conduct health care visits remotely.

Through April 30, 2020, we've aligned our requirements with the Centers for Medicare and Medicaid Services as outlined in their [Medicare Telemedicine Health Care Provider Fact Sheet](#). Prior to April 30, we will re-evaluate this temporary alignment, and if needed, extend it.

We will accept non-secure telemedicine technologies such as Apple FaceTime, Facebook Messenger, Google Hangouts video or Skype until the end of April 2020 as long as both of these occur:

- You are actively working toward implementing a secure process
- You take responsibility for communicating the shortcomings of the process to the patient and proceed only if the patient accepts those shortcomings

Note that public-facing options are not acceptable. Facebook Live, Twitch and TikTok are examples of technologies that aren't acceptable.

Billing requirements

Codes	Place of Service
	02
Online codes *98970 – *98972 (payable to a qualified non-physician only) *99421 – *99423 (payable to a MD/DO/PA/CNP only) G2061 – G2063 (payable to a qualified non-physician only)	Yes
Telephone codes *99441 – *99443 *98966 – *98968	Yes
Telemedicine codes CPT codes – Modifier GT or 95 required (appropriate for encounter and provider scope)	Yes
Crisis codes *90839 and *90840 Modifier GT or 95 required	Yes
ABA codes that are appropriate for telemedicine *97155 – *97157 Require the GT or 95 Modifier All must meet the medical policy criteria	Yes

When care is delivered virtually, the appropriate place of service must be billed for all codes.

Cost-sharing for telehealth visits

During the COVID-19 pandemic, Blue Cross and BCN want to make it easier for you to care for your patients. Through June 30, 2020, we're providing no-cost telehealth visits for the most common office visits and hospitalization follow-up visits. To make this easier for you, we've published the *Telehealth procedure codes for COVID-19* document, which contains a list of codes that have no member cost sharing through June 30, 2020. You can find this document in the telehealth sections of our coronavirus webpages, which are available on our public website at bcbsm.com/coronavirus and through Provider Secured Services.

Telehealth services that are covered under the Blue Cross and BCN *Telemedicine Services Medical Policy* that are not listed in the above list of codes, are still covered but will require standard member cost sharing.

Although we're waiving cost-sharing as outlined above, you won't see this reflected when checking a member's benefits via web-DENIS due to resource prioritization.

For members who don't have coverage for telehealth services

Members can contact the 24-hour Nurse Line:

- Blue Cross PPO members should call 1-800-775-2583
- BCN HMO members should call 1-855-624-5214

Where to find more information

- Blue Cross/BCN *Telemedicine Services Medical Policy* (found in the telehealth sections of our coronavirus webpages, which are available on our public website at bcbsm.com/coronavirus and through Provider Secured Services.
- The *Medical-Surgical Services* chapter of the Blue Cross PPO Provider Manual
- Centers for Medicare and Medicaid Services [Coverage and Payment Related to COVID-19 Medicare fact sheet \(page 3\)](#)
- [How to Access Telehealth Care During the Coronavirus Outbreak](#) (MI Blues Perspectives)
- [We're using some new codes for online visits, starting Jan. 1](#) (December 2019 *The Record* article)

***CPT codes, descriptions and two-digit numeric modifiers only are copyright 2019 American Medical Association. All rights reserved.**

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