



Insurance Carrier's Telehealth Provisions in Response to COVID-19

Plan	Telehealth response
Aetna	For the next 90 days, Aetna is offering zero-dollar co-pay telemedicine visits for any reason, helping members limit potential exposure in physician offices.
Anthem	For 90 days, Anthem's affiliated health plans will waive any member cost share for telehealth visits, including visits for mental health, for fully insured employer plans, Individual plans, where permissible. Cost sharing will be waived for members using Anthem's telemedicine service, LiveHealth Online, as well as care received from other telehealth providers delivering virtual care. Access to LiveHealth Online as well as virtual care via text is available to members through the Sydney Care app. Self-insured plan sponsors will have the choice to participate in this program.
CareFirst	For tele-medicine accessed through a CareFirst Video Visit, copays, coinsurance, and deductibles will be waived for the duration of this public health emergency—including behavioral health, lactation support, nutrition counseling and urgent care services. For other provider sponsored telemedicine, CareFirst will continue to pay providers for those services, but members may be subject to copays, coinsurance or deductibles. For clinician staff of primary care, general practice, internal medicine, pediatrics, OBGYN and associated nurse practitioners, CareFirst will pay for telephone consultations during this public health emergency, with no member out-of-pocket cost.
Cigna	Waives customer cost-sharing for telehealth screenings for COVID-19 through May 31, 2020.
Optima	Offer telehealth visits free to members (i.e., no member co-pays or cost-share) for the next 90 days for in-network virtual care partners.
Piedmont	Waive out-of-pocket member costs for telehealth services at Centra 24/7. Permit online mental health counseling to all members at in-network providers. Available for services performed through June 30, 2020.
UnitedHealthcare	Members can access their existing telehealth benefit offered through one of UnitedHealthcare's designated partners for free. For the next 90 days, all eligible in-network medical providers who have the ability and want to connect with their patient through synchronous virtual care (live video-conferencing) can do so. UnitedHealthcare will waive member cost sharing for COVID-19 testing-related visits. Further, UnitedHealthcare is rapidly expanding access to personalized digital care platform to those who need it most, including the highest-risk members. This interactive platform provides the most up-to-date information about prevention, coverage, care and support needed to rapidly assess symptoms, schedule an in person or a telehealth visit with their provider, talk to a nurse, refill or schedule home delivery for prescriptions, and to access emotional support 24 hours a day. UnitedHealthcare is also adding a symptom checker that can help members review their symptoms quickly from the convenience of their own home and then guide them to the appropriate services. UnitedHealthcare is deploying new technological solutions including a home-based care management platform for the highest-risk members. UnitedHealthcare has established a navigation support program for members who are under home isolation due to COVID-19 diagnosis or exposure. This program will provide members with a dedicated customer service professional to guide them through the isolation process and help coordinate access to medications, supplies, food, and appropriate care, as well as connecting them with any need support programs that are available. Members can access the program by calling the customer care number located on the back of their ID card and indicating that their provider has prescribed self-isolation. Members may also be referred to this program through our Nurseline or HouseCalls programs.
Virginia Premier	Will cover telehealth benefits related to urgent and non-urgent office visits. Providers will be paid at their contracted rate and all cost sharing will be waived for members through May 31, 2020. Telehealth includes the use of videoconferencing, the internet, store-and forwarding imaging, and other telecommunications technologies to support virtual patient health care.