

# Coding and Reimbursement During the COVID-19 Pandemic

Topic: Federal Government*	Source
A physician can render telemedicine services from his/her home for Medicare. Provider enrollment does not need to be updated for his/her home address.	<ul style="list-style-type: none"> <li>• <a href="https://www.cms.gov/files/document/provider-enrollment-relief-faqs-covid-19.pdf">https://www.cms.gov/files/document/provider-enrollment-relief-faqs-covid-19.pdf</a></li> <li>• <a href="https://www.cms.gov/files/document/summary-covid-19-emergency-declaration-waivers.pdf">https://www.cms.gov/files/document/summary-covid-19-emergency-declaration-waivers.pdf</a> (page 17)</li> <li>• [States] <a href="https://www.fsmb.org/siteassets/advocacy/pdf/state-emergency-declarations-licensures-requirements-covid-19.pdf">https://www.fsmb.org/siteassets/advocacy/pdf/state-emergency-declarations-licensures-requirements-covid-19.pdf</a></li> </ul>
Physicians are paid at the non-facility (professional) rate for services that <i>would otherwise be provided</i> face-to-face during the pandemic; using POS 11. Hospitals' outpatient clinics can bill originating site fee.	<ul style="list-style-type: none"> <li>• <a href="https://www.cms.gov/files/document/covid-final-ifc.pdf">https://www.cms.gov/files/document/covid-final-ifc.pdf</a> (pages 14/15)</li> <li>• <a href="https://www.ems.gov/files/document/03092020-covid-19-faqs-508.pdf">https://www.ems.gov/files/document/03092020-covid-19-faqs-508.pdf</a></li> <li>• <a href="https://www.cms.gov/files/document/covid-medicare-and-medicaid-ifc2.pdf">https://www.cms.gov/files/document/covid-medicare-and-medicaid-ifc2.pdf</a></li> </ul>
Telemedicine is defined as "interactive audio and video telecommunications system" and can be rendered by physicians, advanced practice providers, and other qualified health care professionals.	<ul style="list-style-type: none"> <li>• <a href="https://www.cms.gov/newsroom/fact-sheets/medicare-telemedicine-health-care-provider-fact-sheet">https://www.cms.gov/newsroom/fact-sheets/medicare-telemedicine-health-care-provider-fact-sheet</a></li> <li>• <a href="https://www.cms.gov/files/document/covid-final-ifc.pdf">https://www.cms.gov/files/document/covid-final-ifc.pdf</a> (pages 14/15)</li> </ul>
HIPAA privacy regulations are waived.	<ul style="list-style-type: none"> <li>• <a href="https://www.phe.gov/emergency/news/healthactions/section1135/Pages/covid19-13March20.aspx">https://www.phe.gov/emergency/news/healthactions/section1135/Pages/covid19-13March20.aspx</a></li> <li>• <a href="https://www.hhs.gov/hipaa/for-professionals/special-topics/hipaa-covid-19/index.html">https://www.hhs.gov/hipaa/for-professionals/special-topics/hipaa-covid-19/index.html</a></li> </ul>
Requirement for physicians to hold a license in the state in which services are rendered is waived.	<ul style="list-style-type: none"> <li>• <a href="https://www.phe.gov/emergency/news/healthactions/section1135/Pages/covid19-13March20.aspx">https://www.phe.gov/emergency/news/healthactions/section1135/Pages/covid19-13March20.aspx</a></li> </ul>
Physicians can render care to <i>new</i> patients via telemedicine, as well as other digital health services.	<ul style="list-style-type: none"> <li>• <a href="https://www.cms.gov/newsroom/fact-sheets/medicare-telemedicine-health-care-provider-fact-sheet">https://www.cms.gov/newsroom/fact-sheets/medicare-telemedicine-health-care-provider-fact-sheet</a></li> <li>• <a href="https://www.cms.gov/newsroom/press-releases/trump-administration-makes-sweeping-regulatory-changes-help-us-healthcare-system-address-covid-19">https://www.cms.gov/newsroom/press-releases/trump-administration-makes-sweeping-regulatory-changes-help-us-healthcare-system-address-covid-19</a></li> <li>• <a href="https://www.cms.gov/files/document/covid-final-ifc.pdf">https://www.cms.gov/files/document/covid-final-ifc.pdf</a></li> </ul>
Physicians <i>can</i> (have the flexibility to) waive all cost-sharing for telemedicine services and other non-face-to-face services.	<ul style="list-style-type: none"> <li>• <a href="https://oig.hhs.gov/fraud/docs/alertsandbulletins/2020/telehealth-waiver-faq-2020.pdf">https://oig.hhs.gov/fraud/docs/alertsandbulletins/2020/telehealth-waiver-faq-2020.pdf</a></li> <li>• <a href="https://www.cms.gov/newsroom/fact-sheets/medicare-telemedicine-health-care-provider-fact-sheet">https://www.cms.gov/newsroom/fact-sheets/medicare-telemedicine-health-care-provider-fact-sheet</a></li> </ul>
Apple FaceTime, Facebook Messenger video chat, Google Hangouts video and Skype qualify as telemedicine.	<ul style="list-style-type: none"> <li>• Facetime/Skype: <a href="https://www.congress.gov/116/plaws/publ123/PLAW-116publ123.pdf">https://www.congress.gov/116/plaws/publ123/PLAW-116publ123.pdf</a></li> <li>• Listing of Other Solutions: <a href="https://www.hhs.gov/hipaa/for-professionals/special-topics/emergency-preparedness/notification-enforcement-discretion-telehealth/index.html">https://www.hhs.gov/hipaa/for-professionals/special-topics/emergency-preparedness/notification-enforcement-discretion-telehealth/index.html</a></li> </ul>
Controlled substances can be prescribed via telemedicine.	<ul style="list-style-type: none"> <li>• <a href="https://www.deadiversion.usdoj.gov/coronavirus.html">https://www.deadiversion.usdoj.gov/coronavirus.html</a></li> </ul>
<u>Many</u> services can be rendered via telemedicine.	<ul style="list-style-type: none"> <li>• <a href="https://www.cms.gov/Medicare/Medicare-General-Information/Telehealth/Telehealth-Codes">https://www.cms.gov/Medicare/Medicare-General-Information/Telehealth/Telehealth-Codes</a></li> </ul>
Physicians can proactively place outbound calls to patients.	<ul style="list-style-type: none"> <li>• <a href="https://docs.fcc.gov/public/attachments/DA-20-318A1.pdf">https://docs.fcc.gov/public/attachments/DA-20-318A1.pdf</a></li> </ul>
Telephones – "audio only" can be used, but not as telemedicine; codes 99441-3 paid at E/M rates (99212-4).	<ul style="list-style-type: none"> <li>• <a href="https://www.ems.gov/files/document/covid-medicare-and-medicaid-ifc2.pdf">https://www.ems.gov/files/document/covid-medicare-and-medicaid-ifc2.pdf</a></li> <li>• <a href="https://www.ems.gov/Medicare/Medicare-General-Information/Telehealth/Telehealth-Codes">https://www.ems.gov/Medicare/Medicare-General-Information/Telehealth/Telehealth-Codes</a></li> </ul>
COVID-19 testing-related encounters as of 3/18/2020, modifier CS required; MCR pays 100%.	<ul style="list-style-type: none"> <li>• CMS' MLN Connects Special Edition - April 7, 2020 and April 10, 2020</li> <li>• <a href="https://www.ems.gov/files/document/FFCRA-Part-42-FAQs.pdf">https://www.ems.gov/files/document/FFCRA-Part-42-FAQs.pdf</a></li> </ul>

\* Private payers and Medicaid (via 1135 Waivers) are adopting their own policies. See page 2.

This material was provided for the sole purpose of providing insight about current rules and regulations; these rules and regulations are changing daily, and thus, the information is only valid as of the date of the issuance of this memo. It should in no manner be construed as legal advice. Please seek legal counsel.

## Quick Links for the Payers' Coding and Reimbursement Policies

*CMS advises private payers and ERISA plans to cover all COVID-19 tests and E/M services at which tests were ordered at 100% (i.e., no patient cost-sharing); retroactive to March 18, 2020. End date depends on Payer.*

Payer	Link
Aetna	<a href="https://www.aetna.com/health-care-professionals/covid-faq.html#acc_link_content_section_responsivegrid_copy_responsivegrid_accordion_11">https://www.aetna.com/health-care-professionals/covid-faq.html#acc_link_content_section_responsivegrid_copy_responsivegrid_accordion_11</a>
AHIP	<a href="https://www.ahip.org/health-insurance-providers-respond-to-coronavirus-covid-19/">https://www.ahip.org/health-insurance-providers-respond-to-coronavirus-covid-19/</a>
Blue Cross and Blue Shield	<a href="https://www.bcbs.com/press-releases/blue-cross-and-blue-shield-companies-announce-coverage-of-coronavirus-testing">https://www.bcbs.com/press-releases/blue-cross-and-blue-shield-companies-announce-coverage-of-coronavirus-testing</a>
Cigna	<a href="https://static.cigna.com/assets/chcp/resourceLibrary/medicalResourcesList/medicalDoingBusinessWithCigna/medicalDbwcCOVID-19.html">https://static.cigna.com/assets/chcp/resourceLibrary/medicalResourcesList/medicalDoingBusinessWithCigna/medicalDbwcCOVID-19.html</a>
CMS	<a href="https://www.cms.gov/files/document/03052020-medicaid-covid-19-fact-sheet.pdf">https://www.cms.gov/files/document/03052020-medicaid-covid-19-fact-sheet.pdf</a>
Humana	<a href="https://www.humana.com/coronavirus">https://www.humana.com/coronavirus</a>
Medicaid	<a href="https://www.medicaid.gov/state-resource-center/downloads/covid-19-faqs.pdf">https://www.medicaid.gov/state-resource-center/downloads/covid-19-faqs.pdf</a>
United Healthcare	<a href="https://www.uhcprovider.com/en/resource-library/news/Novel-Coronavirus-COVID-19/covid19-telehealth-services.html">https://www.uhcprovider.com/en/resource-library/news/Novel-Coronavirus-COVID-19/covid19-telehealth-services.html</a>

## Quick Links for More Information from the Centers for Medicare & Medicaid Services (CMS) about Coding & Reimbursement

Topic	Link
Encourage States/Private Payers	<a href="https://www.cms.gov/files/document/faqs-telehealth-covid-19.pdf">https://www.cms.gov/files/document/faqs-telehealth-covid-19.pdf</a>
FAQs Addressing Payment and Logistics	<a href="https://edit.cms.gov/files/document/medicare-telehealth-frequently-asked-questions-faqs-31720.pdf">https://edit.cms.gov/files/document/medicare-telehealth-frequently-asked-questions-faqs-31720.pdf</a>
March 31, 2020 Clarifications, including POS	<a href="https://www.cms.gov/files/document/covid-final-ifc.pdf">https://www.cms.gov/files/document/covid-final-ifc.pdf</a>
Medicare Brochure for Providers	<a href="http://www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNProducts/Downloads/TelehealthSrvcsfctsh.pdf">http://www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNProducts/Downloads/TelehealthSrvcsfctsh.pdf</a>
New Patients	<a href="https://www.cms.gov/newsroom/press-releases/trump-administration-makes-sweeping-regulatory-changes-help-us-healthcare-system-address-covid-19">https://www.cms.gov/newsroom/press-releases/trump-administration-makes-sweeping-regulatory-changes-help-us-healthcare-system-address-covid-19</a>
Phone-Only Paid; April 30, 2020 Clarifications	<a href="https://www.cms.gov/files/document/covid-medicare-and-medicaid-ifc2.pdf">https://www.cms.gov/files/document/covid-medicare-and-medicaid-ifc2.pdf</a>
Prescribing Controlled Substances	<a href="https://www.deadiversion.usdoj.gov/coronavirus.html">https://www.deadiversion.usdoj.gov/coronavirus.html</a>
Provider Enrollment	<a href="https://www.cms.gov/files/document/provider-enrollment-relief-faqs-covid-19.pdf">https://www.cms.gov/files/document/provider-enrollment-relief-faqs-covid-19.pdf</a>
Provider Enrollment from Home	<a href="https://www.cms.gov/files/document/summary-covid-19-emergency-declaration-waivers.pdf">https://www.cms.gov/files/document/summary-covid-19-emergency-declaration-waivers.pdf</a>
Telemedicine Fact Sheet	<a href="https://www.cms.gov/newsroom/fact-sheets/medicare-telemedicine-health-care-provider-fact-sheet">https://www.cms.gov/newsroom/fact-sheets/medicare-telemedicine-health-care-provider-fact-sheet</a>
Video from CMS - Coding & Billing	<a href="https://www.youtube.com/watch?v=bdb9NKtybzo&amp;feature=youtu.be">https://www.youtube.com/watch?v=bdb9NKtybzo&amp;feature=youtu.be</a>
Waiver for HIPAA and Provider Licensure	<a href="https://www.phe.gov/emergency/news/healthactions/section1135/Pages/covid19-13March20.aspx">https://www.phe.gov/emergency/news/healthactions/section1135/Pages/covid19-13March20.aspx</a>