

Payor	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	More Info
Medicare	Yes	3/6/2020	02	No	Provider may waive	https://www.cms.gov/newsroom/fact-sheets/medicare-telemedicine-health-care-provider-fact-sheet
UHC	Yes	3/17/2020	Recognizes 02 but not required	95 or GT	No cost sharing	https://www.uhcprovider.com/en/resource-library/news/provider-telehealth-policies.html
Aetna	Yes	3/17/2020	02	95 or GT	No cost sharing if in-network	https://www.aetna.com/health-care-professionals/provider-education-manuals/covid-faq.html#acc_link_content_section_responsivegrid_copy_responsivegrid_accordion_12 All other telemedicine coverage is stated in the Aetna Telemedicine policy which is available to providers on the NaviNet and Availity portals.
Cigna	Yes, but use CPT code 99241 (very low RVU)	3/17/2020	11	No	Yes	https://static.cigna.com/spa/chcp/assets/Cigna-COVID-19-Billing-Guidance-for-Providers-3-18.pdf
Humana	Yes for urgent care needs	3/10/2020	02	Commercial: Either Mod 95 or GT or POS 02 Medicare Advantage: No	No cost sharing for urgent care needs	https://humananews.com/health-and-wellness/humana-takes-steps-to-care-for-members-in-response-to-coronavirus/ https://www.humana.com/provider/medical-resources/claims-payments/claims-payment-policies (Search for Telehealth)

BCBS/Anthem by State

State	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	More Info
Alabama	Yes, up to level 3 99201, 99202, 99203 99211, 99212, 99213	3/1/2020	02	No	Yes	https://providers.bcbsal.org/portal/web/pa/resources/-/resource/viewArticle/IPUHRNMPXV

State	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	More Info
Alaska	Yes*	5/16/2019 <i>(telehealth services have been covered in AK prior to pandemic)</i>	02	95 or GT or GQ*	Yes	https://www.premera.com/ak/provider/news/reminders-updates/billing-telehealth-services/ *Login to OneHealthPort to view "Telehealth/ Telemedicine Services.pdf" Medicare Advantage: https://www.premera.com/documents/044202.pdf
Arizona	Yes	3/11/2020			No cost sharing	https://newscenter.azblue.com/blue-cross-blue-shield-of-arizona-acquires-steward-health-choice-arizona/
Arkansas	Yes	3/16/2020	02	95 or GT	No cost sharing	https://secure.arkansasbluecross.com/members/report.aspx?policyNumber=2015034#lblCpt https://www.arkansasbluecross.com/docs/librariesprovider9/default-document-library/providersnews-march-2020-508.pdf
California – Anthem Blue Cross	Yes	3/17/2020	02	95 or GT	No cost sharing if in-network	https://providernews.anthem.com/california/article/information-from-anthem-for-care-providers-about-covid-19-5
California – Blue Shield	Yes	3/17/2020	02	No	Yes	https://www.blueshieldca.com/bzca/bsc/wcm/connect/provider/provider_content_en/guidelines_resources/telehealth-virtual-care
Colorado	Yes	3/17/2020	Recognizes 02 but not required	95 or GT	No cost sharing	https://providernews.anthem.com/colorado/article/information-from-anthem-for-care-providers-about-covid-19-1
Connecticut	Yes	3/17/2020	Recognizes 02 but not required	95 or GT	No cost sharing	https://providernews.anthem.com/connecticut/article/information-from-anthem-for-care-providers-about-covid-19-3
Delaware	Yes	3/19/2020	02	95 or GT	No cost sharing	https://hdebcbcs.highmarkprc.com/COVID-19/Telemedicine-and-Virtual-Visits-DE https://content.highmarkprc.com/Files/ClaimsPaymentReimb/ReimbPolicies/rp-046.pdf

State	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	More Info
Florida	Yes	3/17/2020	02	95 or GT	Yes	https://www.floridablue.com/sites/floridablue.com/files/docs/COVID-19_Update%20as%20of%20March%202020_100651%200320_03.20.20_v7_Approved.pdf
Georgia	Yes	3/17/2020	Recognizes 02 but not required	95 or GT	No cost sharing	https://providernews.anthem.com/georgia/article/information-from-anthem-for-care-providers-about-covid-19-4
Hawaii	Yes	3/6/2020	02	95 or GT		https://hmsa.my.salesforce.com/sfc/p/#1N000002CAOI/a/3m000000MXru/gJKkK.38KF4yt9sVLvJ_kUo_hnO_HK2DQdGTsq_d.wsQ https://hmsa.my.salesforce.com/sfc/p/#1N000002CAOI/a/3m000000MOq8/4kHX_sqb7Uyf3vebDKvhTc_sKrtXvA1.hV.yzOiO3pzw
Idaho	Yes Hold claims until 4/1/2020	2/4/2020	02	95 or GT	No cost sharing	https://providers.bcidaho.com/resources/pdfs/providers/Announcements/Coronavirus-FAQs.pdf https://providers.bcidaho.com/resources/pdfs/providers/alerts/031820COVID19.pdf https://providers.bcidaho.com/policies-and-procedures/pap/pap518.page
Illinois	Yes, but only established patients	3/18/2020	02* (didn't find directly, but often IL mirrors TX)	95	No cost sharing	https://www.bcbsil.com/provider/education/2020/2020_03_16.html (may change based on governor's last announcement)
Indiana	Yes	3/17/2020	Recognizes 02 but not required	95 or GT	No cost sharing	https://providernews.anthem.com/indiana/article/information-from-anthem-for-care-providers-about-covid-19-updated-march-19-2020-3
Iowa	Yes 99201-99203 99211-99215	3/16/2020	02	Login**	No cost sharing	https://www.wellmark.com/Provider/CommunicationAndResources/covid-19-updates.aspx **These guidelines can be found in the "Payment Policies and Reports" section of the Wellmark Provider Guide on Wellmark.com (Provider > Communications and Resources > Provider Guide).

State	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	More Info
Kansas	Yes, but only for e-Visits or check-ins (very low RVU)	3/16/2020	02	GT	No cost sharing	https://www.bcbsks.com/CustomerService/Providers/news/2020/2020-03-20_telehealth-services-temporarily-expanded.shtml
Kentucky	Yes	3/17/2020	Recognizes 02 but not required	95 or GT	No cost sharing	https://providernews.anthem.com/kentucky/article/information-from-anthem-for-care-providers-about-covid-19-updated-march-19-2020-4
Louisiana	Yes Also allows for PT/OT see billing guidelines	3/17/2020	11	95 or GT	Yes	https://providers.bcbsla.com/-/media/Files/Providers/2020-03-Telehealth-Covid-19-Communication-pdf.pdf?la=en https://providers.bcbsla.com/-/media/Files/Providers/Professional-Provider-Office-Manual/Section-537-Billing-Guidelines-Telemedicine-Telehealth-pdf.pdf?la=en&hash=DD21D592429AF0C8A68B869E30FF425860504D30
Maine	Yes	3/17/2020	Recognizes 02 but not required	95 or GT	No cost sharing	https://providernews.anthem.com/maine/article/information-from-anthem-for-care-providers-about-covid-19-updated-march-19-2020-1
Maryland	Yes	3/17/2020	02	95 or GT	Yes	https://individual.carefirst.com/individuals-families/about-us/coronavirus-healthcare-providers.page Medical Policy 2.01.072A Telemedicine
Massachusetts	Yes	3/16/2020	02	95 or GT	No cost sharing	https://provider.bluecrossma.com/ProviderHome/wcm/connect/926dbcde-330d-45bc-9fcb-d5ba2e0f78fd/Telemedicine_payment_policy.pdf?MOD=AJPERES&CVID= https://home.bluecrossma.com/coronavirus
Michigan						

State	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	More Info
Minnesota	Yes Includes PT, OT, ST	3/20/2020	02	95 or GT	Yes	https://www.bluecrossmn.com/healthy/public/portalc omponents/PublicContentServlet?contentId=P11GA_26858512 https://www.bluecrossmn.com/healthy/public/portalc omponents/PublicContentServlet?contentId=P11GA_12332836 https://www.bluecrossmn.com/healthy/public/portalc omponents/PublicContentServlet?contentId=P11GA_15515181
Mississippi						
Missouri	Yes	3/17/2020	Recognizes 02 but not required	95 or GT	No cost sharing	https://providernews.anthem.com/missouri/article/information-from-anthem-for-care-providers-about-covid-19-updated-march-19-2020-5
Montana	Yes	2/4/2020				https://www.bcbsmt.com/provider/education-and-reference/news?lid=k7sxoqp8 Login for Telemedicine Compensation Policy
Nebraska	Yes	3/16/2020	02	95	No cost sharing	https://www.nebraskablue.com/Providers/Alerts-and-Updates/Happening-Now
Nevada	Yes	3/17/2020	Recognizes 02 but not required	95 or GT	No cost sharing	https://providernews.anthem.com/nevada/article/information-from-anthem-for-care-providers-about-covid-19-updated-march-19-2020
New Hampshire	Yes	3/17/2020	Recognizes 02 but not required	95 or GT	No cost sharing	https://providernews.anthem.com/new-hampshire/article/information-from-anthem-for-care-providers-about-covid-19-updated-march-19-2020-2
New Jersey	Yes	3/17/2020	11	95 or GT	No cost sharing for in network providers	https://www.horizonblue.com/providers/news/news-legal-notices/providing-telephonic-care-no-costs-members https://www.horizonblue.com/providers/policies-procedures/policies/reimbursement-policies-guidelines/telemedicine-services

State	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	More Info
New Mexico	Yes		Contact BCBS NM for additional info	95 or GT		https://www.bcbsnm.com/pdf/nmcc_telehealth_qrg.pdf https://www.bcbsnm.com/provider/covid-19-preparedness.html
New York	Yes	3/17/2020	02	95 or GT	No cost sharing	https://providernews.empireblue.com/article/information-from-empire-for-care-providers-about-covid-19
North Carolina	Yes	3/6/2020	02	Optional -CR if audio only	Yes	https://www.bluecrossnc.com/provider-news/covid-19-additional-details-about-relief-efforts https://www.bluecrossnc.com/sites/default/files/document/attachment/services/public/pdfs/medicalpolicy/telehealth.pdf
North Dakota	Yes	3/16/2020	02	No e-visits require modifier 95	No cost sharing	https://www.bcbsnd.com/providers/news-resources/healthcare-news/covid-19-telehealth-expansion-update
Ohio	Yes	3/17/2020	Recognizes 02 but not required	95 or GT	No cost sharing	https://providernews.anthem.com/ohio/article/information-from-anthem-for-care-providers-about-covid-19-updated-march-19-2020-6
Oklahoma	Yes, but only established patients	3/15/2020	02* (didn't find directly, but often OK mirrors TX)	Yes	No cost sharing	https://www.bcbsok.com/provider/news/2020/2020_03_19.html
Oregon	Yes	3/19/2020	11	GT	Yes	https://www.regence.com/provider/library/whats-new/covid-19
Pennsylvania – Capital						
Pennsylvania – Highmark	Yes	3/19/2020	02	95 or GT	No cost sharing	https://hbs.highmarkprc.com/COVID-19/Telemedicine-and-Virtual-Visits https://content.highmarkprc.com/Files/ClaimsPaymentReimb/ReimbPolicies/rp-046.pdf
Rhode Island	Yes, TBA	Retro to 3/18/2020 Hold claims	TBA	TBA	No cost sharing	https://www.bcbsri.com/providers/update/bcbsri-announcement

State	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	More Info
South Carolina	Yes, but only for 99441, 99442, 99443 (very low RVU)	3/16/2020				https://web.southcarolinablues.com/providers/providernews/providernewsarchives/2020providernews.aspx?article_id=1203 Providers who wish to provide telehealth care in a synchronous manner using simultaneous audio-visual with HIPAA-compliant technology may email BlueCross at virtualcare@bcbscc.com to express interest.
South Dakota	Yes 99201-99203 99211-99215	3/16/2020	02	Login**	No cost sharing	https://www.wellmark.com/Provider/CommunicationAndResources/covid-19-updates.aspx **These guidelines can be found in the “Payment Policies and Reports” section of the Wellmark Provider Guide on Wellmark.com (Provider > Communications and Resources > Provider Guide).
Tennessee	Yes	3/17/2020			Yes	https://bcbstupdates.com/provider-faq/
Texas	Yes (new & established patients)	3/10/2020	02	Yes	No cost sharing	https://www.bcbstx.com/provider/pdf/tx_using_telemed_telehealth_covid19.pdf https://www.bcbstx.com/provider/pdf/txcpcp01_telemed_and_telehealth_05102020.pdf (Policy says effective 5/2020, but it’s the only one I found)
Utah	Yes	3/19/2020	11	GT	Yes	https://www.regence.com/provider/library/whats-new/covid-19
Vermont	Yes	3/20/2020				http://www.bcbsvt.com/wps/wcm/connect/ba790f30-c10f-4cbb-92d3-4b4aff92e8f1/cpp-26-temporary-preventive-care-telemedicine-pmt-policy-3.20.20.pdf?MOD=AJPERES
Virginia	Yes	3/17/2020	Recognizes 02 but not required	95 or GT	No cost sharing	https://providernews.anthem.com/virginia/article/information-from-anthem-for-care-providers-about-covid-19-2

State	Paying for Telehealth	Effective Date	POS	Modifier	Cost Sharing*	More Info
Washington	Yes, but only for e-Visits or check-ins (very low RVU)	3/20/2020	02	Login to OneHealth Port to view "Telehealth / Telemedicine Services.pdf"	Yes	https://www.premera.com/wa/provider/coronavirus-faq/ https://www.premera.com/wa/provider/news/reminders-updates/billing-telehealth-services/ Medicare Advantage: https://www.premera.com/documents/044202.pdf
West Virginia	Yes	3/19/2020	02	95 or GT	No cost sharing	https://content.highmarkprc.com/Files/ClaimsPaymentReimb/ReimbPolicies/rp-046.pdf https://hdebcbs.highmarkprc.com/COVID-19/Telemedicine-and-Virtual-Visits-DE
Wisconsin	Yes	3/17/2020	Recognizes 02 but not required	95 or GT	No cost sharing	https://providernews.anthem.com/wisconsin/article/information-from-anthem-for-care-providers-about-covid-19-updated-march-19-2020-7
Wyoming	Yes	3/17/2020	11	GT Telephonic visits – no GT modifier	Yes	https://www.bcbswy.com/docs/providers/updates/E-bulletin_provider_update_COVID19_3_17_20.pdf Login to view March 19, 2020 Provider Update with Telehealth FAQ

Most commercial payors provide no cost sharing for services directly related to COVID-19. In the chart above, the answer “yes” to cost sharing is for telehealth services not directly related to COVID-19.

*Most commercial payors state self-funded plans could opt out of no-cost sharing for telehealth. And some are subject to if the individual plan covers telemedicine.