VIRTUAL VISITS AND TELEHEALTH

What is the role of Telehealth/Virtual Visits? **Update 3/31**

With the help of communication technologies, many members can now interface with health care providers from the comfort of their own home. This may be especially helpful during a pandemic. It can help individuals know if they should get a COVID-19 diagnostic test while practicing social distancing.

UnitedHealthcare offers two models of digital access to providers:

**Virtual Visits**, which are included in many commercial plans, allow members to contact one of three national providers that provide access to physicians, and offer a range of services for acute non-emergent needs. To start a Virtual Visit, the member may login to myuhc.com. Where necessary, the Virtual Visit provider may refer the patient to be seen by their own provider or specialist.

**Telehealth services** provide the member with the ability to contact their own choice of physician in the network rather than going through a Virtual Visit provider. The physician must have the appropriate technology to provide live, two-way audio and visual communication with the patient. Through June 18, 2020, the member may use audio-only for the telehealth visit.

If persons are experiencing symptoms or think they might have been exposed to COVID-19, they should contact their health care provider right away and ask what telehealth options may be available. The telehealth expansion applies to all plans that have a telehealth benefit.

Members should consult their plan and/or their provider for information about and access to either Virtual Visit or Telehealth options.

When available, either telehealth services or the Virtual Visit benefit may be a preferred option to an in-person visit, allowing faster support and reducing exposure to the virus or exposing others to the virus. Telehealth and Virtual Visits both help reduce demand on the health care system as it addresses the needs created by the virus.

**Is there a Virtual Visit option for members?**

Virtual Visit options are available to members in many plans. Where available, and if covered under their plan, members can schedule a Virtual Visit with a provider. Virtual Visit providers Teladoc®, Doctor On Demand™ and AmWell® have developed guidelines for members who think they may have been infected by COVID-19.

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Last updated 4/10/2020
Teladoc offers telehealth solutions in the USA and 175 countries. Doctor on Demand and Amwell solutions serve all 50 states in the USA, and AmWell offers telehealth solutions in Israel.

A member’s Virtual Visit is a good place to discuss concerns and symptoms. Where indicated, the Virtual Visit provider may refer the member to their physician.

**Will UnitedHealthcare waive cost share for Virtual Visits through Teladoc®, Doctor On Demand™ and AmWell®? Update 4/3**

UnitedHealthcare will waive the upfront collection of cost-share (copayment, deductible, and coinsurance) for all Virtual Visits. Waiver of cost share for all Virtual Visits benefits will be in place through June 18, 2020. This change will only apply to customers who have Virtual Visits through UnitedHealthcare.

For the limited number of self-funded customers who want to opt out of providing their enrollees with this benefit during the pendency of this emergency, we will still need to waive the upfront collection of the virtual visit copay for all services and if cost share applies we will subsequently bill for services that do not require cost share waiver under federal requirements.

**Has UnitedHealthcare changed Telehealth guidelines? Update 3/31**

To increase system access and flexibility when it is needed most, we are expanding our telehealth policies to make it easier for people to connect with their health care provider. People will have access to telehealth services in two ways:

- **Designated Virtual Visit Providers** – Through June 18, 2020, members can access their existing telehealth benefit offered through one of UnitedHealthcare’s designated providers without any cost share (copayment, deductible or coinsurance). UnitedHealthcare Virtual Visit Providers include Teladoc, Doctor on Demand and Amwell. This includes HDHP/HSA plans.

- **Expanded Provider Telehealth Access** – Effective March 18, and through June 18, 2020, all eligible medical providers who have the ability and want to connect with their patient through synchronous virtual care (live video-conferencing) or audio-only (telephone) can do so. Effective dates may vary based on state laws. We will waive member cost sharing (copayment, deductible or coinsurance). This includes HDHP/HSA plans.

**What is UnitedHealthcare policy on telehealth services? New 3/31**
UnitedHealthcare is waiving cost-sharing for in-network and out-of-network telehealth testing-related visits for COVID-19. This applies to fully insured individual and group market health plan customers and self-funded customers until June 18, 2020. We will also recognize these covered expenses under UnitedHealthcare stop loss policies, including for All Savers customers. Claims will be processed at no cost share for COVID-19-related visits for dates of service February 4, 2020, forward.

Starting March 18, 2020, UnitedHealthcare expanded policies to include telehealth services for fully insured individual and group market health plan customers.

In addition, effective on March 31, 2020 until June 18, 2020, for fully insured individual and group market health plan customers, UnitedHealthcare will waive cost-sharing for all in-network telehealth visits for medical, outpatient behavioral and PT/OT/ST. Upon request UnitedHealthcare will support our self-funded customers who request expansion of coverage for diagnosis and treatment-related expenses.

For medical and outpatient behavioral telehealth visits, eligible providers can utilize both interactive audio/video and audio-only. For PT/OT/ST provider visits, interactive audio/video technology must be used. Visit limits may apply.

**How does the telehealth change apply to UnitedHealthcare’s Virtual Visit program? New 3/21**

UnitedHealthcare will waive cost share for all Virtual Visits, not limited to COVID-19, 2020, until June 18, 2020. This change applies to fully insured individual and group market health plan customers and to self-funded customers who offer Virtual Visits through UnitedHealthcare Virtual Visit providers—Teladoc, Doctor on Demand, and AmWell.

- Claims will be processed at zero cost share (copayment, deductible, and coinsurance) for COVID-related virtual visits or COVID-19-related virtual visits for dates of service February 4, 2020, forward.
- For All Savers self-funded members already have access to Virtual Visits through our partnership with HealthiestYou at no cost share. However, for the All Savers fully insured membership that does not currently have access to this benefit, this service will be available to them until June 18, 2020 at no cost to the group or member.

**Can a Virtual Visit provider order the COVID-19 diagnostic test? New 4/2**

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Last updated 4/10/2020
At this time, the Virtual Visit provider follows the CDC guidance. When a Virtual Visit doctor identifies a COVID suspected case, they advise individuals to call their local doctor or their state’s public health hotline to verify test availability and to “let them know before you go” so that the in-person care facility can direct them appropriately and minimize potential exposure for others.

Additionally, they contact the appropriate public health department in accordance with local reporting requirements. Each public health department defines its own parameters regarding what notifications are required and how they contact patients to initiate diagnostic testing, conduct contact tracing and/or implement at-home self-monitoring, at-home supervised isolation, or quarantine requirements.

Can a member use both audiovisual and audio only for a Telehealth visit? Update 3/31

Through June 18, 2020, UnitedHealthcare will waive the Centers for Medicare and Medicaid’s (CMS) originating site restriction and audio-video requirement for UnitedHealthcare members. UnitedHealthcare members may have a telehealth visit with a health care provider using either audio-video or audio-only while a patient is at home.

Claims will be processed at zero cost share (copayment, deductible, and coinsurance) for COVID related virtual visits or COVID-19 related telehealth visits for dates of service retroactive to February 4, 2020.

Which groups do the Telehealth and Virtual Visit benefits apply to? Update 3/29

The telehealth expansion applies to all plans that have a telehealth benefit. Members may continue to receive telehealth services from UnitedHealthcare Virtual Visits providers and can now also receive telehealth services from their care provider from home through interactive audio/video or audio visits. This also includes urgent care providers. Any state or federal requirements regarding licensing or establishment of a doctor-patient relationship apply.

How will UnitedHealthcare reimburse providers for a Telehealth encounter? Update 3/31

Through June 18, UnitedHealthcare will reimburse providers who submit appropriate telehealth claims for all diagnoses according to its telehealth reimbursement policies and terms of applicable member benefit plans.

The COVID-19 telehealth test-related visit and treatment will be reimbursed at no cost share (copayment, deductible or coinsurance). Members experiencing symptoms or think they might have
been exposed to COVID-19 should call their health care provider right away and ask what telehealth options may be available.

Which types of care providers do the policy changes apply to? New 3/29

UnitedHealthcare generally follows CMS’ policies on the types of care providers eligible to deliver telehealth services, although individual states may define eligible care providers differently. These include:

- Physician
- Nurse practitioner
- Physician assistant
- Nurse-midwife
- Clinical nurse specialist
- Registered dietitian or nutrition professional
- Clinical psychologist
- Clinical social worker
- Certified registered nurse anesthetists

Can a member receive care from a psychiatrist, psychologist, therapist, ABA, or other behavioral health specialists from their home? New 4/7

Yes. Immediate telehealth care options are available to all Behavioral Health providers during the national COVID-19 health crisis – these can be done telephonically or via video technology.

Telephonic Care

For providers who do not have access to HIPAA-approved technology typically required to conduct a video-enabled virtual session, or video chat platforms as listed below, telephonic services can begin immediately.

Video-enabled Technology Care

HIPAA-approved technology can continue to be used by providers to deliver telehealth care to members. For providers who do not have access to HIPAA-approved technology to conduct a virtual video-enabled session, providers can conduct these sessions immediately using any nonpublic-facing remote communications product that is available to communicate with members as listed below in accordance with OCR’s Notice. Providers are responsible to provide telehealth services in accordance with OCR’s Notice and may use:

- HIPAA-approved telehealth technologies

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Last updated 4/10/2020
• The following platforms may be used during the current nationwide public health emergency: Popular applications that allow for video chats—including Apple FaceTime, Facebook Messenger video chat, Google Hangouts video, or Skype—to provide telehealth without risk that OCR might seek to impose a penalty for noncompliance with the HIPAA rules related to the good faith provision of telehealth during the COVID-19 nationwide public health emergency.
  
  o Providers are encouraged to notify patients that these third-party applications potentially introduce privacy risks, and providers should enable all available encryption and privacy modes when using such applications.

• These platforms are NOT approved: Facebook Live, Twitch, Snapchat, TikTok, and similar video communication applications are public facing, and should not be used in the provision of telehealth to Optum Behavioral Health plan members by covered health care providers.

This change in policy is effective until April 30, 2020, but we may extend that date as necessary and will communicate through all appropriate channels.

What is UnitedHealthcare’s member cost share policy for telehealth visits with a therapist, psychiatrist and ABA therapist during the crisis? New 4/7

Fully Insured

• UnitedHealthcare is waiving the member cost-share for in-network behavioral telehealth visits. The behavioral telehealth video and telephonic support is available through qualified network behavioral providers for all diagnoses at no cost share. This also applies to health care providers who are qualified and licensed in accordance with applicable regulations to provide ABA services.

Self-Funded

• Upon request UnitedHealthcare will support our self-funded customers who request waiving member cost share for behavioral telehealth services during the COVID-19 crisis.

This policy is in effect until June 18, 2020 and may be extended as necessary.

Can members use Sanvello at no cost share? New 4/7

Yes, in addition, Sanvello is offering free premium access to its digital care delivery platform. This offer, available globally, makes Sanvello’s clinically validated techniques, coping tools and peer
support free to anyone impacted by COVID-19 immediately for the duration of the crisis. Sanvello Health is a UnitedHealth Group company.

**Can telehealth services be used for Physical Therapy (PT), Occupational Therapy (OT) and Speech Therapy (ST)? Update 3/31**

From March 18 through June 18, 2020, UnitedHealthcare will allow members to use telehealth interactive audio-video technology with their physical, occupational and speech therapists while a patient is at home. Cost sharing (copayment, deductible, and coinsurance) is waived for network PT/OT/ST services with an in-network provider.

Out-of-network visits would be paid based on the members benefit plan.

**How will PT, OT, and ST be reimbursed under the telehealth benefit? Update 3/31**

According to the terms in the members benefit plan, UnitedHealthcare will cover certain physical (PT), occupational (OT) and speech (ST) therapies telehealth services provided by qualified healthcare professionals when rendered using interactive audio/video technology. State laws and regulations apply. This change is effective immediately for dates of service March 18, 2020 - June 18, 2020.

UnitedHealthcare will reimburse eligible codes when submitted with a place of service code 02 and modifier 95.

**Can you clarify whether Telehealth can be offered and paid at 100% before the deductible has been met on a HDHP plan and not disqualify them from making HSA contributions? Update 4/1**

Yes, the Coronavirus Aid, Relief, and Economic Security (CARES) Act allows HSA qualified high deductible health plans to cover telehealth services for any condition before the deductible is met. Change is effective for plan years on or before 12/31/2021.

The Internal Revenue Service advised that high-deductible health plans (HDHPs) can pay for COVID-19-related testing and treatment, without jeopardizing their status. This also means that an individual with an HDHP that covers these costs may continue to contribute to a health savings account (HSA).

In Notice 2020-15, posted to IRS.gov, the IRS notes that health plans that otherwise qualify as HDHPs will not lose that status merely because they cover the cost of testing for or treatment of COVID-19 before plan deductibles have been met. The IRS also advised that, as in the past, any
vaccination costs continue to count as preventive care and can be paid for by an HDHP. This notice applies only to HSA-eligible HDHPs.

The COVID-19 diagnostic test, test-related physician office, urgent care, emergency room, Virtual Visit and telehealth visit and treatment will be covered at no cost share.

We will also cover these expenses under UnitedHealthcare stop loss policies for All Savers customers. We are advising customers to contact their UnitedHealthcare account representative to discuss options for coverage beyond our standard.

Employees and other taxpayers in any other type of health plan with specific questions about their benefits and what is covered should contact UnitedHealthcare by calling the number on the back of their ID Card.

Are telehealth visits covered for behavioral health as well as medical? Update 4/10

Due to recent and temporary rule changes made in response to COVID-19, more doctors and therapists are allowed to conduct phone or video sessions than the liveandworkwell.com directory may indicate. Make sure to ask all doctors and therapists if they can support telehealth visits when discussing your care. For FI clients, UHC has removed the cost-share waivers (copayment, deductible, coinsurance) when provided by an in-network provider for mental health telehealth. ASO clients need to opt-in to allow mental health telehealth at no cost-share (copayment, deductible, coinsurance) when provided by an in-network provider.

Will employer groups with grandfathered plans and transitional relief plans be allowed to get virtual visits at no cost share? New 4/5

Transitional Relief and Grandfathered groups will be eligible for virtual care at no cost through Healthiest You, a Teladoc Health company. Since these clients do not currently have Virtual Visits as part of their medical benefit plan, we have worked with Healthiest You, who currently provides virtual care to these Transitional Relief and most of the Grandfathered clients, to offer virtual care services until June 18, 2020 at no member cost share.

Are Virtual Visits covered for UnitedHealthcare Preventive Plan members? Update 3/27

Preventive Plan members do not have access to UnitedHealthcare’s Virtual Visits program. However, if their personal physician offers telehealth services, they may utilize those services. Coverage is effective for claims as of March 18, 2020 and will remain in place through June 18, 2020, and then be re-evaluated.

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Last updated 4/10/2020
How does this Virtual Visit change apply to Oxford?

We are implementing a Virtual Visit solution for our Oxford Fully Insured and self-funded members at $0 cost share that not previously had this benefit available to them. The benefit is available via our member portal.