The most current updates from the insurance companies and other insurance and government entities may be found on my blog:

https://ohpsych.org/blogpost/1567785/Director-of-Professional-Affairs-Blog

A link to the blog is also available on OPA’s Corona Virus Pandemic Resource page.

Many psychologists currently have questions regarding emergency policies many insurance entities now have in place. Misconceptions and confusion exist regarding when these policies will expire and what may be allowed by the various insurance entities once these emergency policies are no longer in effect. Most insurance companies were already covering telehealth (teletherapy) before the current circumstance. The emergency, temporary policies implemented by most pertain to relaxing restrictions for telehealth delivery which were part of their standard, ongoing policies. These included requirements such as making attestations directly with the company, requiring the use of company's web-based telehealth platforms, requiring therapy sessions to use visual as well as auditory connections, etc. Once the recently issued emergency policies expire, it is highly likely the company or entity will revert to their previous policy, which for most allowed teletherapy within the parameters of those former restrictions. Our current circumstance likely prohibits the active implementation of some of these former restrictions. For example, some companies required the use of the company’s special web-based platform. It is quite unlikely these platforms have the capacity to meet the current demand brought about by the crisis. Therefore, the current demand would need to be reduced considerably before this older requirement could be put back in place.

Most of the new, emergency policies were identified as having specific expiration dates. I identify these dates for each entity I am aware of below. In some cases, the expiration is set to coincide with the current state of emergency declared for the State of Ohio by the Governor or nationally by the President. A state of emergency has been declared on both levels with no official expiration in sight. Other entities, mostly private companies, give
expiration dates as a part of the policy. However, these dates issued by private companies already have been revised more than once. As I monitor the developments from most of these companies, I find them to be actively responding to the crisis circumstances as they unfold, revising their policies to adapt to the need and demand as it evolves. Among other things, this means that for those companies who have emergency policy expiration dates rapidly approaching, I believe it is highly likely they will revise the date. (In the case of Optum, for example, this has happened twice already).

These are the current emergency policy expiration dates I am aware of as of today, June 5, 2020:

Anthem—September 13

Cigna—July 31

Medical Mutual— the policy will be in effect “during the current state of emergency in Ohio.”

Aetna—August 4

Medicare—" . . . through the end of the [national] emergency declaration."

Optum— in effect indefinitely

Medicaid— ” . . . for the duration of the state of emergency [in Ohio].

Humana--- Following CMS emergency policy which is linked with current declared public health emergency