



ACI Alliance COVID-19 Resources

3/24/2020

As the novel Coronavirus-19 (COVID-19) continues to spread, many clinicians are attempting to switch to telehealth services in order to continue providing care to their patients. This pivot is challenging in terms of technology, patient privacy, state regulations, and insurance coverage. Federal, state, and private insurance companies are making changes to their policies to ease the strain on the medical community though this is happening more slowly than many would like. Currently there are still restrictions on the types of services—including audiology and speech therapy—that can be covered but our hope is that will change as organizations continue to push the issue.

ACI Alliance is tracking relevant changes to health insurance in relation to telehealth and will continue to inform our community should the changes impact how they may provide services. We are also working with our public policy advisors to explore how we might intervene with both private and public health insurance during this pandemic.

We could use your help! If your state has waivers removing restrictions on telehealth for audiology and speech therapy, please let us know. Additionally, we will be sending out a poll soon to gather information on how telehealth has worked and benefited your patients to make the case for a permanent removal of the restrictions after the pandemic ends.

If you are interested in assisting in any or all of the above, please contact Nichole Westin at nwestin@acialliance.org.

Below is a summary of the relevant changes as of March 24th.

HIPAA

On March 17th, HHS announced that it will waive potential HIPAA penalties for good faith use of telehealth during the nationwide public health emergency due to Covid-19. The announcement is [here](#).

Private Insurance

Many private insurance carriers have announced that they are waiving co-pays for telehealth for at least the next 90 days. This includes Aetna, Humana, Blue Cross/Blue Shield of

Massachusetts, Horizon Blue Cross/Blue Shield of New Jersey. It is likely others will follow. However, each policy will likely differ on whether an individual policy will cover speech therapy or audiological services. In North Carolina, for instance, all private insurance policies cover telehealth for audiology and speech therapy.

Medicare

The recently enacted Coronavirus Preparedness and Response Supplemental Appropriations Act includes \$500 million for an emergency waiver that will expand coverage for telehealth services in Medicare. However, the waiver does not now include language that allows for speech, physical, or occupational therapies to be conducted via telehealth. There is thinking that audiologists and SLPs may provide telepractice services to Medicare beneficiaries and enter into private pay contracts to receive reimbursement, if agreed to by the patient, but there is nothing concrete about this and providers may wish to consider pursuing this possible option.

Medicaid

Fewer than half of states mandate Medicaid coverage of telehealth. According to recent CMS guidance, “No federal approval is needed for state Medicaid programs to reimburse providers for telehealth services in the same manner or at the same rate that states pay for face-to-face services.” However, there is currently no information on whether therapy services would be covered. Some states, such as North Carolina, are considering allowing this coverage on a temporary basis and our State Champions are discussing how we might advocate for such coverage. More information can be found [here](#). We will continue to provide updates on this topic as we have more information.

Enrolling in Insurance

Currently, states with a federally facilitated Affordable Care Act Marketplace have not authorized a special enrollment period (SEP) due to the coronavirus outbreak. However, eleven states which run their own state-based marketplace have elected to offer a SEP during this time to allow for enrollment. These are California, Colorado, Connecticut, Maryland, Massachusetts, Minnesota, Nevada, New York, Rhode Island, Vermont and Washington. The District of Columbia is allowing people to enroll for an extended time.