

Providing telephonic care with no costs to members

To help you provide care to your patients, Horizon BCBSNJ is relaxing telemedicine rules to allow telephone visits with providers. As previously announced, members will incur no out-of-pocket costs for telemedicine visits, now including telephone care, when delivered by an in-network health professional. This change applies to all covered services including diagnosis or treatment of COVID-19, routine care, therapy, or mental health care. This is effective immediately and, along with all previously announced COVID-19 related adjustments and cost-sharing waivers, is in effect through **June 30, 2020**, unless extended.

Horizon BCBSNJ is waiving member cost sharing for covered telemedicine visits, which now include common video platforms like Facetime and Skype as well as telephone-only, with in-network health professionals. Members seeking care from out-of-network providers may still get covered services from their preferred health care professional using these platforms or phone, but they remain responsible for out-of-network cost-sharing payments according to the terms of their individual policies.

These changes take effect immediately for Horizon BCBSNJ's fully insured members, including those covered through Medicaid, Medicare, Individual and Small Group policies. The State Health Benefits Program (SHBP) and School Employees' Health Benefits Program (SEHBP) have also agreed to these changes. Other self-insured health plans are responsible for the specific plan designs they choose to offer to their employees, and we will continue to work with them to administer their plan designs as directed.

Effective immediately, Horizon BCBSNJ is:

- **Relaxing its telemedicine rules to allow members to receive covered services by telephone**
 - Applies to covered services delivered by video or telephone from in-network and out-of-network health care professionals.
- **Waiving member cost sharing for covered services provided by an in-network health care professional for a telephone visit.**
 - Applies to all covered services delivered by telemedicine including those provided by primary care doctors, specialists, therapists, mental health and substance use treatment professionals, or urgent care doctors.
 - For covered services provided by telemedicine from an out-of-network provider, cost sharing is NOT waived and members will incur out-of-pocket costs according to the specific out-of-network benefits in their plan.
- **Ensuring provider reimbursements are consistent with existing policies.**
 - For covered services rendered by common video platforms, providers will be reimbursed at the same rates as if the service was provided in office.
 - Mental health service professionals are reminded that Horizon BCBSNJ maintains an open network for mental health professionals and these professionals are encouraged to join our [network](#).

The above applies to all covered services including those provided by primary care doctors, specialists, therapists, LCSWs, mental health professionals or urgent care doctors.

Coding information

Horizon BCBSNJ is prepared to accept the following codes for audio-only telehealth services:

- 99441
- 99442
- 99443

Consistent with previous announcements, Horizon BCBSNJ will continue to accept claims for telemedicine services when modifiers 95 or GT are appended to CPT® or HCPCS codes that ordinarily describe face-to-face services including but not limited to:

- Professional services related to diagnosis or treatment of COVID-19
- Routine care
- Therapy
- Mental health care

Regardless of the coding paradigm, Horizon BCBSNJ will pay up to the allowed amount, and providers may not collect member cost share that would otherwise be collectible.

We encourage all health care professionals, facilities and ancillary providers to continue to work to ensure a high-level of accuracy and compliance with the most current and appropriate coding practices, rules and guidelines.

These changes and all other changes related to COVID-19 are effective until June 30, 2020, subject to extension by Horizon BCBSNJ as the COVID-19 dynamics begin to dissipate.

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