



Telehealth Psychotherapy in the Era of Coronavirus— UPDATED March 23, 2020¹

PPA Insurance Committee
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As public concerns about coronavirus spread, many psychologists are considering delivering some services through telehealth for the first time. Below we summarize the information we have on telehealth services and insurance companies, although some policies may be changing as a result of concerns about how to deliver health care during a pandemic.

Commercial Insurers and Telehealth

Private insurance plans vary on how they handle telehealth services. Highmark, Aetna, and Capital Blue Cross *generally* cover psychotherapy through telehealth. Optum and Magellan (under the auspices of Independence Blue Cross) generally pay for telehealth psychotherapy, although they require psychologists to register with them as telehealth providers.

Nonetheless, we urge all psychologists to check the benefit package for their individual patients. When checking benefits psychologists should consider whether the service is being provided in-network or out of network. Many insurers cover large employers who are exempt from state laws (called ERISA exempt companies) and who are large enough that they can write their own unique insurance policies that sometimes have unusual exclusions. Although a psychologist may, for example, treat six Highmark patients in a row through telehealth services and get reimbursed, we cannot guarantee that the next Highmark patient will be covered. Also, Highmark may administer the billing for out-of-state Blue insurers who may not necessarily cover telehealth services. This high variability among insurers or within different policies issued by the same insurer places demands on psychologists to have the benefits of each patient verified. Consequently, we cannot give a blanket statement about coverage for any insurer.

Medicare and Telehealth Services

On March 6, 2020, Congress passed a law that allowed the Secretary of Health and Human Services to waive restrictions on telehealth services under Medicare. The previous

¹ Psychologists should be aware that the standards for telehealth are continually evolving. PPA will try to keep psychologists up to date through periodically email updates.

regulations concerning telehealth were very restrictive. However, the Secretary has since issued the waiver and psychologists will be able to treat Medicare beneficiaries in their homes through telehealth means. On the PPA website, psychologists can look at the document Medicare covers telehealth.

Medicaid and Telehealth Services

Traditionally Medicaid in Pennsylvania paid for telehealth services in very limited situations. However, on Sunday, March 15, Governor Wolf signed an executive order allowing for the expansion of telehealth services for Medicaid beneficiaries. The description of these services and the required attestation form can be found on the PPA website.

Billing for Telehealth Services

Psychologists billing for telehealth services will use the same CPT code as if they were delivering face to face services. When billing for telehealth services, psychologists should accurately note on their billing that the place of service is 02 (telehealth). Telehealth services are also billed with the modifier GT or 95, although some insurers do not require these modifiers to process a claim.

Choosing a Telehealth Platform

Psychologists who are new to telehealth may ask about which medium to use. It is not possible for a professional association to give a meaningful endorsement of any one product because the needs of individual psychologists and their comfort with technology vary so greatly.

Nonetheless the American Psychological Association has compiled some reviews of some popular telehealth mediums which can be found on the PPA website (see article entitled Popular Options for Telehealth).

Psychologists must use a medium that is HIPAA compliant. That vendor will send the psychologist a business associate agreement (BAA) to sign. Psychologists who have not used telehealth services before may need to upgrade the quality of their internet connections or download the latest versions of their operating system. Most laptops made within the last seven years have video and audio embedded in them. Also, patients should ensure that their computers can work with the telehealth system being used. Given the sudden increased demand for telehealth services, some vendors that once offered limited use for free are now charging for all services.

Psychologists Must Follow APA Guidelines on Telehealth Services

Psychologists in Pennsylvania who conduct services through telehealth are required to follow the guidelines of the American Psychological Association concerning telehealth services. These can be accessed at <https://www.apa.org/practice/guidelines/telepsychology>. The

checklist included recently produced by APA (and available on the PPA website) can be a valuable resource.

Informed Consent Forms for Telehealth Services

The Trust (formerly the APA Insurance Trust) has an informed consent document for telepsychology that psychologists may download and adapt as they see fit (<https://parma.trustinsurance.com/Resource-Center/Document-Library>). APA also has produced an informed consent form for telehealth services that is also available on the PPA website. NEAR LINK HERE

Training in Telepsychology

Psychologists interested in more details about the practice of telepsychology can go to the PPA webinars entitled “How to Get Started with Telepsychology with JohnGavazzi. They can also find an additional program on the Ethical Psychologist website (<https://www.ethicalpsychology.com/p/ethics-and-psychology-podcasts.html>) and look for the podcast with John Gavazzi and Marlene Matheu.

Samuel Knapp and John Gavazzi also did a special webinar on telehealth in the era of coronavirus on March 23, 2020.

In addition, the American Psychological Association offers distant learning trainings in telepsychology.