

Commercial Payer Telehealth or E-Visits Coverage¹

“As things rapidly develop regarding the COVID-19 pandemic, payer policies around telehealth are continuously evolving. Below is a summary of the status of commercial payers that are covering some form of telehealth or e-visits, based on information they have released. The information is current as of the “posted date” for each payer. This a summary only; refer to your payer policies for the most accurate and current information and for additional contractual, coding, and billing guidance.”¹

Commercial Payer	Details	Reference	Expiration date
<p>Aetna</p>	<p>Aetna will allow PTs to bill e-visits only using either G2061-G2063 or 98970-98972.</p> <p>Providers must comply with all of the requirements associated with billing e-visits.</p> <p>4/1/2020: Aetna will cover the telehealth-based delivery of the services and procedures by PTs for CPT codes 97161, 97162, 97163, 97164, 97110, 97112, 97116, 97535, 97755, 97760, and 97761.</p> <p>The telehealth care must be provided as a two-way synchronous (real-time) audiovisual service. Providers are required to use POS 02 and append the GT modifier to the codes.</p> <p>4/3/2020: Aetna advised that telehealth services delivered by physical therapists may be billed on a UB04 using the modifier GT or 95.</p> <p>4/22/2020: Aetna would require no copay on telemedicine visits for any reason for 90 days—and would allow PTs to bill for e-visits consistent with the recent e-visit waiver policy announced by CMS, retroactive to March 9.</p>	<p>https://www.aetna.com/health-care-professionals.html</p> <p>Aetna’s telemedicine policy is available to providers on the Availity and NaviNet portals.</p>	<p>Commercial 12/31/2020</p> <p>Medicare Advantage 9/30/2020</p> <p>(posted as of 7/10/20)</p>
<p>Anthem BCBS - Indiana</p>	<p>Providers using audio + video</p> <p>Place of Service (POS) “02” and modifier 95 or GT: Physical therapy (PT) evaluation codes 97161, 97162, 97163 and 97164. PT treatment codes 97110, 97112, 97530 and 97535.</p>	<p>https://providers.ewsonline.com/indiana/article/information-for-anthem-for-care-providers-about-covid-19-6</p>	<p>September 30th</p> <p>(posted as of June 9, 2020)</p>

	For telehealth services rendered by a facility provider, report the CPT/HCPSC code with the applicable revenue code as would normally be done for an in-person visit, and also append either modifier 95 or GT.		
CIGNA	<p>Updated 4/21/2020</p> <p>PT providers can deliver virtual care for any service that is on their current fee schedule. The previous guidance that CMS also had to cover the service virtually was removed. PT providers will be reimbursed at their face-to-face rates when they submit claims for virtual services with a GQ, GT, or 95 modifier and a face-to-face place of service code (e.g. POS 11).</p> <ul style="list-style-type: none"> • Covered codes are now: 97161-97168, 97110, 97112, 97116, 97530, 97535, 97750, 97755, 97760, 97761, 92521-92524, 92507 • For providers billing services on a UB-04 the provider should bill as normal on the UB-04 claim with the appropriate revenue and procedure code, and also append the GQ, GT or 95 modifier 	<p>https://static.cigna.com/assets/chcp/resourceLibrary/medicalResourcesList/medicalDoingBusinessWithCigna/medicalDbwccOVID-19.html</p>	<p>End date 12/31/20</p> <p>(posted as of July 23, 2020)</p>
United Healthcare (UHC)/ Optum	<p>Reimbursable codes at contracted rate for physical therapy are limited to: 97161-97164, 97110, 97112, 97116, 97530, 97535, 97750, 97755, 97760, 97761</p> <p>UnitedHealthcare will reimburse eligible codes using the place of service that would have been reported had the services been furnished in person on a CMS 1500 with 95 modifier, or a UB04 form with applicable revenue codes.</p> <p>UnitedHealthcare will not reimburse providers for audio-only visits.</p> <p>All visits must be performed using live videoconferencing that involves the presence of both parties at the same time and a communication link between them that allows a real-time audio and visual interaction to take place. Emailing “stored” exercise videos and discussing or reviewing by phone is not reimbursable.</p>	<p>Quick Reference Guide</p> <p>https://www.uhcprovider.com/en/resource-library/news/Novel-Coronavirus-COVID-19/covid19-telehealth-services/covid19-telehealth-pt-ot-st.html</p>	<p>In Network</p> <p>UHC will extend the cost share waiver for in-network telehealth services through Sept. 30, 2020</p> <p>COVID 19 visits: extended coverage for in and out of network providers through the national PHE.</p>

	<p>Providers must always comply with the requirements of the state that issues their license in providing services.</p> <p>UHC also covers e-visits performed by physical therapists. Bill codes G2061-G2063 with POS 11 and no modifier.</p> <p>During this expansion time frame, we will temporarily reimburse providers for telehealth services at their contracted rate for in-person services. UnitedHealthcare will reimburse claims including one of the CPT codes from the telehealth code list, as long as claims are submitted on a CMS 1500 form using the place of service that would have been reported had the services been furnished in person along with a 95 modifier, or on a UB04 form with applicable revenue code and a CPT code with a 95 modifier.</p>		<p>For non-COVID-19 in-network telehealth services, telehealth is extended through 9/30/20.</p> <p>(Posted as of July 24, 2020).</p>
<p>Humana</p>	<p>Humana has revised its policies to recognize physical therapists as eligible providers of telehealth. This applies to Medicare Advantage and Commercial Products. Humana’s guidelines regarding billing for telehealth include the following: CPT Codes: 97161-97164, 97110, 97112, 97116, 97535, 97750, 97755, 97760, 97761. POS: 11 (or where services would normally have been furnished). Modifier: 95. For further information, please refer to Humana policy, state regulations, and applicable state-specific rules.</p>	<p>https://www.humana.com/provider/coronavirus/telemedicine</p> <p>See question 13 on page 9 for FAQs</p> <p>(posted as of May 20, 2020)</p>	<p>Follows CMS rules</p>

Reference:

1. <https://www.apta.org/your-practice/practice-models-and-settings/telehealth-practice/billing-and-coding/commercial-payer-coverage>