

## Blue Cross NC Releases Data on Telehealth Usage During COVID-19

### Overview, Questions and Answers for Blue Cross NC Agents

September 21, 2022

#### Overview

Blue Cross Blue Shield of North Carolina (Blue Cross NC) today shared key findings from a two-year review of the company's telehealth claims data and details of its new telehealth policy taking effect in 2023.

#### Key Points

- Delivering on its commitment to implement a telehealth strategy extending beyond the pandemic, Blue Cross NC will update its telehealth policy, effective Jan. 1, 2023, to significantly expand its list of covered telehealth services, compared to services covered before the pandemic.
  - Compared to the pre-pandemic policy, members will have access to 77 more telehealth services under the new policy.
    - This is a 71% increase in the number of services covered, compared to the pre-pandemic policy.
  - We assessed more than two years of data since the start of COVID-19 to inform our new telehealth policy.
  - The new policy will continue to cover services that make up more than 97% of the telehealth claims received during the last two years, particularly behavioral health, primary care and outpatient office visits.
  - In consultation with health care providers, less than 3% of telehealth payments made during the last two years were identified as less effective or inappropriate to conduct virtually and will no longer be covered the same as in-person visits, for example, surgery, anesthesia, laboratory testing and radiology.

#### Supporting Points

- Blue Cross NC has been covering telehealth for more than 20 years and is committed to telehealth coverage now and in the future.
  - Telehealth remains a tool that improves health outcomes, increases access to care, and has the potential to lower costs for members.
  - We will continue to study patterns in telehealth and will use this data to revise or update the policy in the future.

- The new policy applies to all Blue Cross NC fully insured and administrative services only (ASO) plans, including the State Health Plan.
  - It does not apply to Blue Cross NC members receiving care from out-of-state providers.
  - Members who do not have a commercial plan can find more information about their telehealth coverage below.
    - Medicare Advantage members should review their [evidence of coverage](#).
    - Healthy Blue members have certain telehealth visits covered at parity under Medicaid benefits [determined by the state](#)
    - Federal Employee Program members can find details in their [Service Benefit Plan Brochure](#).

### **Key Data**

- Blue Cross NC experienced a 7,500% increase in telehealth claims in 2020
- Findings inform 160% increase of covered telehealth services from pre-pandemic policy
- In 2020, total member telehealth visits for behavioral health and primary care exceeded 2.7 million, accounting for more than 92% of all telehealth visits
- In 2021, 59 medical services accounted for 99% of all telehealth claims processed
- Out of all claims (both in-person and virtual), telehealth visits accounted for:
  - 47% of behavioral health visits
  - 10% of family medicine visits
  - 9% of primary care visits
  - 7% of pediatric visits
  - 4% of OB/GYN visits
  - 2% of specialist visits

### **Reimbursable Services**

- Outpatient Office Visits
- Individual, Group and Family Psychotherapy
- Health Behavior Interventions
- Alcohol and Substance Abuse Services
- Preventive Medicine Counseling
- Medical Nutrition Therapy
- Autism Behavioral Assessments and Adaptive Behavior Treatment Guidance
- Advance Care Planning
- Tobacco Cessation Counseling
- Established Adult Preventative/Annual Wellness Exams
- Genetic Counseling
- Speech Therapy Evaluations
- Psych/Neuropsychic Testing
- Telephone (audio-only) Visits\*

*\*audio only visits will be reimbursed at 75% of the in-person reimbursement rate*

### **Non-Reimbursable Services**

- Dialysis Services

- Physical Therapy/Occupational Therapy Evaluations
- COVID Testing Services
- Emergency Department Evaluation & Management Services
- Hospitalization Evaluation & Management Services
- Prolonged Services
- New Patient Preventive/Annual Wellness Exams

### **General Questions and Answers**

#### **How did Blue Cross NC determine the telehealth services that will be covered in the new policy?**

We assessed more than two years of data since the start of COVID-19 to inform our new policy.

#### **What telehealth services will be covered in the new policy?**

The new policy will continue to cover behavioral health, primary care and outpatient office visits – services that make up more than 97% of the telehealth claims received during the last two years, including:

- Outpatient Office Visits
- Individual, Group and Family Psychotherapy
- Health Behavior Interventions
- Alcohol and Substance Abuse Services
- Preventive Medicine Counseling
- Medical Nutrition Therapy
- Autism Behavioral Assessments and Adaptive Behavior Treatment Guidance
- Advance Care Planning
- Tobacco Cessation Counseling
- Established Adult Preventative/Annual Wellness Exams
- Genetic Counseling
- Speech Therapy Evaluations
- Psych/Neuropsychic Testing
- Telephone (audio-only) Visits\*

*\*audio only visits will be reimbursed at 75% of the in-person reimbursement rate*

#### **What telehealth services will NOT be covered in the new policy?**

In consultation with health care providers, less than 3% of telehealth payments made during the last two years were identified as less effective or inappropriate to conduct virtually and will no longer be covered the same as in-person visits, for example, surgery, anesthesia, laboratory testing and radiology. Blue Cross NC will not cover the following services:

- Dialysis Services
- Physical Therapy/Occupational Therapy Evaluations
- COVID Testing Services
- Emergency Department Evaluation & Management Services
- Hospitalization Evaluation & Management Services
- Prolonged Services
- New Patient Preventive/Annual Wellness Exams

---

**Is this telehealth policy permanent?**

We will continue to study patterns in telehealth and will use this data to revise or update the policy in the future.

**Will Blue Cross NC continue to pay telehealth at parity with in-person care?**

Blue Cross NC has covered telehealth for more than 20 years, expanded its policy at the onset of the pandemic and will continue to cover telehealth to best serve our members. The new policy covers 77 more telehealth services than our pre-pandemic telehealth policy. This is a 71% increase in the number of services covered, compared to the pre-pandemic policy.

**Will members be notified about this change?**

We will mail letters to a small number of commercial members who had a medical claim for a telehealth service after April 1, 2021, if the service will not be covered under our new telehealth policy. We expect to begin mailing these letters by September 21. The services that we will no longer cover under this policy are less effective or inappropriate when provided virtually.

**What plans are included in the new telehealth policy?**

The new policy applies to all Blue Cross NC fully insured and administrative services only (ASO) plans, including the State Health Plan.

**What plans are NOT included in the new telehealth policy?**

The new telehealth policy does not apply to Blue Cross NC members receiving care from out-of-state providers, Medicare Advantage, Healthy Blue or Federal Employee Program members.

**Where can Medicare Advantage members learn more about their telehealth benefits?**

Medicare Advantage members should review their [evidence of coverage](#).

**Where can Healthy Blue members learn more about their telehealth benefits?**

Healthy Blue members have certain telehealth visits covered at parity under Medicaid benefits [determined by the state](#).

**Where can Federal Employee Program members learn more about their telehealth benefits?**

Federal Employee Program members can find details in their [Service Benefit Plan Brochure](#).

### ***Provider Questions and Answers***

**Where can I find more information on the telehealth codes that will be covered?**

Our corporate reimbursement policy for telehealth can be found [here](#).

**Can facilities bill for telehealth services?**

All telehealth services must be billed through professional claims.

**How will Blue Cross NC reimburse providers for telehealth services?**

Blue Cross NC will continue to pay non-facility rates for telehealth services, which reimburse at higher amounts when compared to facility rates.

**How do I bill for telehealth services?**

Telehealth services must be submitted on a professional claim with an appropriate modifier to distinguish between different forms of telehealth (synchronous vs asynchronous, audio vs audio/video, etc.).

Telehealth services must be reported with place of service code 02 or 10.

<b>Place of Service</b>	<b>Description</b>
02	Telehealth Provided Other than in Patient's Home
10	Telehealth Provided in Patient's Home