

The information in this document applies to services provided during the COVID-19 public health emergency, which ends on May 11, 2023.

For dates of service on or after May 12, 2023, see the standard [Telehealth for medical providers](#) document.

Due to the COVID-19 crisis, Blue Cross Blue Shield of Michigan and Blue Care Network temporarily relaxed certain requirements for telehealth visits. Information about temporary changes appears in red boxes throughout this document.

Definitions

Telehealth

Telehealth is an umbrella term that includes audiovisual visits (telemedicine visits and Blue Cross Online VisitsSM) and telephone-only visits. These visits can reduce the need for in-person medical care. Seeking virtual consultations for mild flu-like symptoms is a safe step for members who want to talk with board-certified doctors and can help avoid the spread of illness in physician office and emergency room settings

Telemedicine visits and Blue Cross Online Visits

During these visits, patients and health care providers are connected via a secure network. These visits allow for real-time clinical health care services to be provided through electronic technology when distance separates the patient and health care provider.

Providers should use their judgement to determine which visits should be handled via telemedicine. The medical documentation should support the code that is submitted for payment.

The answers to the following questions outline the main differences between these types of visits.

	Telemedicine visits	Blue Cross Online Visits (Amwell)
Who initiates the visit?	Member or provider Visits are scheduled by provider offices.	Member Visits are initiated through bcbsmonlinevisits.com or the <i>BCBSM Online VisitsSM</i> app, found in the App Store or on Google Play
Is audiovisual equipment required?	Visits can be conducted by telephone only, if audiovisual (video) technology isn't available. For more information, see "Telephone-only visits" below. For information about setting up a secure network in your office for audiovisual visits, see the "Telehealth technology and patient confidentiality" section below.	Yes. This online health care service is provided through the Amwell™ web-based service.
Does the visit handle high-complexity health care?	Yes	No
Does the visit handle chronic care or ongoing visits?	Yes	No, for medical visits.

	Telemedicine visits	Blue Cross Online Visits (Amwell)
What are the network requirements?	<p>If the member receives telemedicine services provided by an in-network provider, the visit will be reimbursed according to their in-network benefit.</p> <p>If the member receives telemedicine services provided by an out-of-network provider, the visit will be reimbursed according to their out-of-network benefit.</p> <p>The network provider can use any acceptable telehealth technology platform; see the “Telehealth technology and patient confidentiality” section for more information.</p>	<p>If the member receives services through Blue Cross Online Visits, all Amwell providers are in-network.</p>

Telephone-only visits

Telephone-only visits use the telephone to provide real-time clinical health care services through electronic technology when distance separates the patient and health care provider. The patient and the health care provider are connected only by telephone.

Determining whether a member has a telehealth benefit

Most Blue Cross commercial, all Medicare Plus Blue, all BCN commercial and all BCN Advantage members have coverage for telemedicine visits with in-network providers.

Note: To determine whether a member has coverage for Blue Cross Online Visits (conducted by Amwell), see the *Determining a member’s telehealth benefits* document. You can find this document on our secure Provider Resources site, which is accessed through Availity Essentials.

Telehealth technology and patient confidentiality

Blue Cross and BCN typically expect providers to use mechanisms that are compliant with the Health Insurance Portability and Accountability Act, or HIPAA, to conduct therapeutic encounters. Free portals are available to conduct this work. The American Telemedicine Association may be able to provide information that will help you to set up your system for telemedicine visits.

See the [telehealth basics](#)** and [practice guidelines](#)** pages of the American Telemedicine Association website to determine how to adhere to HIPAA requirements and protect patient confidentiality, as required in your Blue Cross or BCN contract.

The Office for Civil Rights at the Department of Health and Human Services relaxed HIPAA compliance requirements for telehealth visits during the COVID-19 crisis. This makes it easier for providers to conduct health care visits remotely. We temporarily aligned our telemedicine requirements with these relaxed requirements.

The relaxation of these requirements concludes May 11, 2023, with a 90-day transition period through Aug. 9, 2023.

To learn more about the relaxed requirements, see the Office for Civil Rights' publication, [Notification of Enforcement Discretion for Telehealth Remote Communications During the COVID-19 Nationwide Public Health Emergency](#).**

During our alignment with the relaxed requirements, we accept non-secure telemedicine technologies such as Apple FaceTime, Facebook Messenger, Google Hangouts video or Skype, as long as both of these occur:

- You are actively working toward implementing a secure process
- You take responsibility for communicating the shortcomings of the process to the patient and proceed only if the patient accepts those shortcomings

Note that public-facing options are not acceptable. Facebook Live, Twitch and TikTok are examples of technologies that aren't acceptable.

Billing telehealth visits

In general, you can bill for a telemedicine visit if the service falls within your scope of practice and you can meet the documentation requirements of the codes billed. Codes should be billed for telemedicine only if the provider determines that significant progress to established treatment goals can be attained, such as management of acute and chronic conditions. This progress must be documented clearly in the medical record.

When care is delivered virtually, the appropriate place of service must be billed for all codes.

- For dates of service on or after Jan. 1, 2022:
 - For telehealth services performed with a patient who is **in their home**, include place of service code 10.
 - For telehealth services performed with a patient who is **in a location other than their home**, include place of service code 02.

For more information, see the alert titled Telehealth services require place of service code 10 beginning February 1 for services provided in the patient's home.

- For dates of service on or before Dec. 31, 2021, include place of service code 02.

For Blue Cross commercial and BCN commercial members:

- For dates of service on or after May 1, 2022: You must use place of service 02 or 10 and append modifier GT or 95.
- For dates of service before May 1, 2022: You can use the place of service equal to what it would have been had the service been furnished in person, instead of using place of service 02 or 10. Include the GT or 95 modifier to ensure that cost share is waived for appropriate services. This was a temporary measure that started during the COVID-19 pandemic and ends April 30, 2022.

For BCN Advantage members: You can use the place of service equal to what it would have been had the service been furnished in person, instead of using place of service 02 or 10. Include the GT or 95 modifier to ensure that cost share is waived for appropriate services. This temporary change aligns with guidance issued by the Centers for Medicare & Medicaid Services in April 2020.

Codes	Place of Service 02 or 10
Online codes *98970 – *98972 (payable to a qualified non-physician only) *99421 – *99423 (payable to a MD/DO/PA/CNP only) G2061 – G2063 (payable to a qualified non-physician only)	Yes
Telephone codes *99441 – *99443 *98966 – *98968	Yes
Telemedicine codes CPT codes – Modifier GT or 95 required (appropriate for encounter and provider scope)	Yes
Crisis codes *90839 and *90840 Modifier GT or 95 required See the Telehealth for behavioral health providers document for more information.	Yes
ABA codes that are appropriate for telemedicine *97155 – *97157 Require the GT or 95 Modifier All must meet the medical policy criteria See the Telehealth for behavioral health providers document for more information.	Yes

Cost-sharing for telehealth visits

During the COVID-19 pandemic, Blue Cross and BCN want to make it easier for you to care for your patients.

Through June 30, 2020, we waived cost share for the most common primary care services for Blue Cross commercial and BCN commercial members.

Through Dec. 31, 2020, we provided no-cost share telehealth visits for the most common primary care services for Medicare Plus Blue and BCN Advantage members.

Originating site requirements for telehealth visits

In March 2020, we removed the telemedicine originating site requirement for BCN commercial and BCN Advantage members. With this change, our separate Blue Cross and BCN Telemedicine Services medical policies were combined into one joint Telemedicine Services Medical Policy.

Rural health clinics and federally qualified health centers

Here's how to bill for distant site telehealth services provided in an RHC or FQHC:

- **For Blue Cross commercial, BCN commercial and BCN Advantage plans:** We allow reimbursement of HCPCS code G2025 for services provided in an RHC or an FQHC. Bill as follows:
 - For Blue Cross commercial members: Bill G2025 for the distant site on a CMS-1500 professional claim form.
 - For BCN commercial and BCN Advantage members: Bill according to the contracted agreement.
- **For Medicare Plus Blue, Medigap and Medicare Supplement plans:** Follow CMS guidance. See the CMS Medicare Learning Network document titled [New & Expanded Flexibilities for RHCs and FQHCs during the COVID-19 PHE](#).^{**}

For members who don't have coverage for telehealth services

Members can contact the 24-hour Nurse Line:

- Blue Cross commercial members should call 1-800-775-2583
- BCN commercial members should call 1-855-624-5214

Where to find more information

- Blue Cross/BCN *Telemedicine Services Medical Policy* (found in the telehealth sections of our coronavirus webpages, which is available through our secure Provider Resources site).
- The *Medical-Surgical Services* chapter of the *Blue Cross Commercial Provider Manual*
- Centers for Medicare and Medicaid Services [Medicare Telemedicine Health Care Provider Fact Sheet](#)^{**}
- [How to Access Telehealth Care During the Coronavirus Outbreak](#) (MI Blues Perspectives)
- [We're using some new codes for online visits, starting Jan. 1](#) (December 2019 *The Record* article)

None of the information included herein is intended to be legal advice and as such it remains the provider's responsibility to comply with all applicable state and federal laws and regulations, including all coding and documentation requirements.



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Telehealth for medical providers

For Blue Cross commercial, Medicare Plus BlueSM,
Blue Care Network commercial and BCN AdvantageSM

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