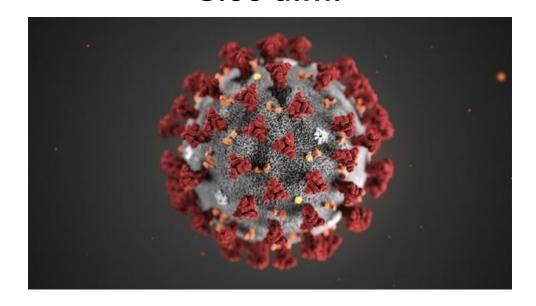


BCBSM/BCN COVID-19 Updates

4/13/2020 8:00 a.m.



Agenda



- 1) General Information
- 2) Telehealth
- 3) Latest COVID-19 updates
- 4) Value Partnerships Updates
 - a) CMS CARES Act/Small Business Administration federal assistance
 - b) Addressing Mental Health Issues and Care Coordination through PDCM
- 5) Provider Communications Reminder on where to find the latest News and Resources

General Information



- If you have technical difficulties with the visual walk-through of the presentation, please follow along with the copy attached to the meeting invite.
- There will be no Q & A as part of these weekly meetings.
- BCBSM/BCN has a centralized approach for COVID-19 questions and communications; please contact your provider consultant with outstanding questions

Telehealth





Update on April 9



- Blue Cross and BCN have expanded the list of telehealth codes that have no member cost sharing between March 16 and June 30, 2020.
- 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.
- Keep in mind that the temporary waiving of member cost sharing will not be reflected online when you look at the member's benefits.

Updated: Telehealth procedure codes for COVID-19 (PDF)



Only the codes listed in the Telehealth procedure codes for COVID-19 have no member cost sharing for dates of service on and after March 16 through June 30, 2020. All other codes require standard member cost sharing.

POS 02-Telehealth required; modifier not required – All lines of business covered									
G0406	G0407	G0408	G0425	G0426	G0427	G0459	G0508	G0509	G2061
G2062	G2063	*98966	*98967	*98968	*99421	*99422 <mark>X</mark>	*99423	*99441	*99442
*99443									

	POS 02- Advanta		th require	d; modifie	er not requ	uired – Me	edicare PI	us Blue I
G2010 G2012	G2010							

POS 02-Telehealth required; modifier not required - Blue Cross (commer BCN HMO (commercial) only (excludes Medicare Advantage)

*98970	*98971	*98972	
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Telehealth procedure codes for COVID-19

For Blue Cross (commercial) PPO, Medicare Plus BlueSM PPO, BCN HMO[™] (commercial) and BCN Advantage[™] members April 9, 2020

This document shows the codes associated with telehealth procedures covered with no cost sharing for members during the COVID-19 pandemic for Blue Cross (commercial) PPO. Medicare Plus Blue PPO, BCN HMO (commercial) and BCN Advantage members for dates of service on and after March 16, 2020, through June 30, 2020.

Telehealth services that are covered under the Blue Cross and BCN Telemedicine Services Medical Policy that are not listed in the codes below, are still covered but will require standard member cost sharing.

Telehealth procedure codes

Place of Service 02-Telehealth and modifier of GT or 95 required to waive cost share for participating or nonparticipating providers, per CMS Waiver 1135. Must be participating for commercial products. All lines of business covered.

*90785	*90791	*90792 <mark>X</mark>	*90832	*90833	*90834 <mark>X</mark>	*90836	*90837	*90838	*90839
*90840	*90845	*90846	*90847	*90853	*90951	*90952	*90954	*90955	*90957
*90958	*90960	*90961	*90963	*90964	*90965	*90966	*90967	*90968	*90969
*90970	*96116	*96160	*96161	*97802	*97803	*99201	*99202	*99203	*99204
*99205	*99211	*99212	*99213 <mark>X</mark>	*99214	*99215	*99218	*99219	*99220	*99221

99238 *99239 99316 *99354 99498 G0108

POS 02-Telehealth and modifier of GT or 95 required to waive cost share for par or nonpar,

per CMS Waiver 1135 - Medicare Plus Blue PPO and BCN Advantage only (excludes commercial)

Telehealth procedure codes

*77427	*90953	*90959	*90962	*92507	* 92521	*92522	*92523	*92524	*96130
*96131	*96132	*96133	*96136	*96137	*96138	*96139	*97110	*97112	*97116
*97161	*97162	*97163	*97164	*97165	*97166	*97167	*97168	*97535	*97750
*97755	*97760	*97761	*97804	*99217	*99281	*99282	*99283	*99284	*99285
*99291	*99292	*99327	*99328	*99334	*99335	*99336	*99337	*99341	*99342
*99343	*99344	*99345	*99347	*99348	*99349	*99350	*99468	*99469	*99471
*99472	*99473	*99475	*99476	*99477	*99478	*99479	*99480	*99483	G0270
G0396	G0397	G0438	G0439	G0442	G0443	G0444	G0445	G0446	G0447
G2086	G2087	G2088							

Also covered by Blue Cross Online VisitsSM

*CPT codes, descriptions and two-digit numeric modifiers only are copyright 2019 American Medical Association. All rights reserved.

Billing Guideline Reminders



- Always bill with place of service 02 for any services delivered virtually.
- Telemedicine visits that include audio and visual technology need to also include modifier GT or 95, except for online codes (*98970 *98972, *99421 *99423, and G2061 G2063) which do not need a modifier but still need place of service 02.
- Telephone-only visits (*99441 *99443 and *98966 *98968) don't need
 a telehealth modifier, but still need place of service code 02.
- For behavioral health visits, also include the behavioral health modifier that
 matches the rendering provider's credentials for all BCN telemedicine
 claims and outpatient psychiatric center claims for all lines of business.

^{*}CPT codes, descriptions and two-digit numeric modifiers only are copyright 2019 American Medical Association. All rights reserved.

News and Resources





Blue Cross Blue Shield of Michigan/
Blue Care Network
Communications

Latest COVID-19 Updates



Released April 2

 We provided billing instructions for COVID-19 drive-through testing, along with a handy chart. (Posted on web-DENIS.) Details on next two slides.

Billing guidelines for COVID-19 testing



- Posted 4/2/2020
- Covers PPO and HMO commercial
- Adding
 Medicare
 Advantage
 details soon
- Watch for updates via provider alerts and web sites



of the Blue Cross and Blue Shield Association

Billing recommendations for COVID-19 drive-through testing

For Blue Cross' PPO (commercial) and BCN HMOSM (commercial) members

April 2, 2020

Place of service	Evaluation and management	Obtaining the sample	Laboratory testing
Doctor's office / Professional outpatient / Non-facility urgent care / Drive-through testing by professional providers	Bill appropriate evaluation and management code. Use Dx Z20.828 when visit leads to COVID-19 testing.	Bill *99000 for specimen collection for COVID-19 testing. Use Dx Z20.828.	N/A for COVID-19 For other viral testing needed to determine if COVID-19 testing is needed, use Dx Z20.828.
Facility / Hospital outpatient / Facility drive-through testing	Bill appropriate evaluation and management code. Use Dx Z20.828. With ED triage prior to testing, report *99281 and location 23	Bill *99001 for specimen collection for COVID-19. Use Dx Z20.828 and the lab revenue code 0309.	For COVID-19 testing, bill U0001, U0002 or *87635, as appropriate. For other viral testing needed to determine if COVID-19 testing is needed, use Dx Z20.828.
Facility urgent care / Drive- through testing through facility urgent care center	Bill appropriate evaluation and management service with Dx Z20.828 when visit leads to COVID-19 testing.	Bill *99001 for specimen collection for COVID-19. Use Dx Z20.828.	Bill *99001 for specimen collection for COVID-19. Use Dx Z20.828.
Walk-in retail health clinic / Drive-through services performed by walk-in retail health clinic	Bill appropriate low-level evaluation and management code. Use Dx Z20.828 when visit leads to COVID-19 testing.	Bill *99000 for specimen collection for COVID-19 testing. Use Dx Z20.828.	N/A
Facility mobile unit	Bill appropriate low-level evaluation and management code with Dx Z20.828 when visit leads to COVID-19 testing.	Bill *99001 for specimen collection for COVID-19. Use Dx Z20.828.	Bill *99001 for specimen collection for COVID-19. Use Dx Z20.828.

Note: The specimen collection fees and payment edits for *99000 and *99001 used for COVID-19 testing with Z20.828 are priced at \$50 per service. Don't report *99000 or *99001 with Z20.828 for any other service.

*CPT codes, descriptions and two-digit numeric modifiers only are copyright 2019 American Medical Association. All rights reserved.

Where to find this document



BCBSM provider portal

Coronavirus (COVID-19) information updates for providers

Blue Cross Blue Shield of Michigan and Blue Care Network are taking action to ensure the health and safety of our members during the worldwide outbreak of a new coronavirus.



Information and resources



bcbsm.com/coronavirus

Telehealth

- Telemedicine Medical Policy (PDF)
 (Although the effective date shown on the policy is May 1, 2020, the removal or originating site requirement is effective March 17, 2020.)
- · Telehealth for medical providers (PDF)
- · Telehealth for behavioral health providers (PDF)
- · Telehealth procedure codes for COVID-19 (PDF)

Patient testing

- Billing recommendations for COVID-19 drive-through testing (PDF)
- · COVID-19 patient testing recommendations (PDF)
- March 25, 2020, memo from the Michigan Department of Health and Human S (PDF)
- Message from the Michigan Department of Health and Human Services regards testing (PDF)*

We're here for you. Now more than ever.

How Blue Cross Blue Shield of Michigan is responding to the coronavirus (COVID-19)

At Blue Cross Blue Shield of Michigan and Blue Care Network, we're committed to caring for Michigan and everyone who calls it home. Now more than ever, we'll stand behind the care you need. Like we've done for 81 years.



For Members

For Providers

For Medicaid Members

What you need to know about COVID-19 patient testing

Blue Cross is fully covering the cost of coronavirus testing from any Michigan lab for most members.

Use these documents to learn the codes you'll need. You'll also see our testing recommendations from the Michigan Department of Health and Human Services a Prevention:



Billing recommendations for COVID-19 drive-through testing (PDF



Latest COVID-19 Updates



Released April 8

 Elective procedure authorization dates extended - Blue Cross and BCN announced to providers we are extending the duration of approved authorizations for elective procedures for 180 days from the date of approval.

Released April 9

- Choices for virtual care communications sent to members Blue Cross and BCN informing members of their choices for virtual care (medical and behavioral) through several recent communications. These communications explain that choices for virtual care (telemedicine provided by network providers and Blue Cross Online VisitsSM) are available for no cost through June 30 and remind members of the free 24/7 Nurse Line.
- Testing Updates from the Michigan Department of Health and Human Services (slide 13)
- New COVID-19 diagnosis code effective April 1, 2020 (slide 14)

Testing Updates from the Michigan Department of Health and Human Services



- The Michigan Department of Health and Human Services has asked Blue Cross to help keep you informed during this pandemic.
- MDHHS' Memorandum dated April 7, 2020 announces four changes:
 - Expansion and clarification of COVID-19 specimen collection and testing prioritization criteria, with priorities being:
 - ✓ Healthcare facility workers with symptoms
 - ✓ Patients in long-term care facilities (with a broader definition of long-term care)
 - ✓ Critical infrastructure workers (essential workers) with symptoms
 - Person under investigation number is not needed to request a test from a nonstate laboratory
 - > Recommendation to use commercial and healthcare facility laboratories
 - ➤ Reduction in hours of the Michigan COVID-19 Laboratory Emergency Response Network (MiCLERN) hotline to 8 a.m. to 8 p.m., effective April 8
- You can find the latest information from MDHHS at www.michigan.gov/coronavirus*

^{*}Clicking this link means that you're leaving the Blue Cross Blue Shield of Michigan and Blue Care Network website. While we recommend this site, we're required to let you know we're not responsible for its content.

New COVID-19 Diagnosis Code (effective April 1)



Diagnosis codes to use:	Prior to April 1, 2020:	April 1, 2020, and after:
For confirmed COVID-19	J12.89, J20.8, J22 or J80 in the primary diagnosis field	U07.1 as the primary diagnosis
	and B97.29 in the secondary diagnosis field	
For suspected COVID-19	Z20.828 as the	orimary diagnosis

We will publish details on billing and re-billing separately this week





CMS CARES/SBA Loan Processes

Todd Anderson, BCBSM Kendall Johnson, BCBSM Kevin Stanko, Senior Attorney, BCBSM 4/8/2020



Government resources available for small business economic assistance

This document is intended to build awareness and understanding of policy changes and issues related to the regulatory environment for health care. This document is to be used as an educational tool only - it is not intended to provide predictions of future outcomes, comprehensive implications, or to impart tax or legal advice. Further, the information contained in this document is only informed as of the date of its creation and does not replace a more rigorous review of additional guidance pending from the federal or state government.

CARES Act: Small business federal assistance



In addition to traditional Small Business Administration (SBA) funding programs, the CARES Act established new temporary programs to address the COVID-19 outbreak:



Paycheck Protection Program

This loan program provides loan forgiveness for retaining employees by temporarily expanding the traditional SBA 7(a) loan program.



Economic Injury Disaster Loan Advance (EIDL)

This loan will provide up to \$2 million, with a loan advance up to \$10,000, to businesses that are currently experiencing temporary difficulties due to COVID-19.



SBA Express Bridge Loans

Enables small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 quickly.



SBA Debt Relief

The SBA is providing a financial reprieve to small businesses during the COVID-19 pandemic.

SBA Paycheck Protection Program (PPP)



The PPP is a loan for small businesses to help keep workers on the payroll. Small businesses can apply to cover payroll costs, <u>including health insurance premiums</u>.

Who Qualifies?

- Any small business with less than 500 employees.
- Businesses in certain industries may have more than 500 employees if they
 meet the <u>SBA's size standards</u> for those industries.
 (https://www.sba.gov/document/support--table-size-standards).
- Small businesses in the hospitality and food industry with more than one location may be eligible at each store location, if each store employs fewer than 500 workers.

If you wish to begin preparing an application, you can download a copy of the PPP borrower application form to see the information that will be requested from you when you apply with a lender. Application specifics may vary by lender.

SBA Paycheck Protection Program (PPP)



Key details include:

- Application closes June 30, 2020; program funds are first-come, first-served
- Loan payments will be deferred for six months
- A maturity of two years and an interest rate of 1%
- The loan can be fully forgiven if 75% of the funds are used for payroll costs and all employees are kept on the payroll for eight weeks
 - Remaining money may be used for rent, mortgage interest or utilities.
 - Forgiveness is based on maintaining or quickly rehiring employees and maintaining salary levels. Forgiveness will be reduced if full-time headcount declines, or salaries and wages decrease.

Affiliation specifics and checklist examples can be found in the appendix.

SBA Economic Injury Disaster Loans



EIDLs will allow small businesses to access low-interest capital loans from the SBA, **up to \$2 million**, for businesses that are currently experiencing temporary loss of revenue. **Loan advances up to \$10,000** due to COVID-19 impacts are also available.

Some of these loans can be used for operating expenses, including health insurance premiums for their employees.

Who qualifies?

Any small business with less than 500 employees (including sole props, independent contractors and self-employed), private non-profit organization or 501(c)(19) veterans organizations. Businesses in certain industries may have more than 500 employees if they meet the <u>SBA's size standards</u> for those industries.

How to apply:

To apply for a **COVID-19 Economic Injury Disaster Loan**, visit https://covid19relief.sba.gov/. To apply for a disaster loan **unrelated** to COVID-19, visit https://disasterloanassistance.sba.gov/s/

SBA Express Bridge Loans



The Express Bridge Loan Program allows certain small businesses to access up to \$25,000 quickly.

These loans can provide vital economic support to small businesses to help overcome temporary loss of revenue and can be a term loan or used to bridge the gap while applying for a direct SBA Economic Injury Disaster loan.

Who qualifies?

- Small businesses who currently have a business relationship with an SBA Express
 Lender
- A small business with an urgent need for cash while waiting for decision/disbursement on an Economic Injury Disaster Loan may qualify

Terms

- Up to \$25,000
- Fast turnaround
- Will be repaid in full or in part by proceeds from the EIDL loan

MORE INFORMATION: This <u>Program Guide</u> outlines the procedures applicable to the Express Bridge Loan Pilot Program.

SBA Debt Relief



The following debt relief will happen automatically (no need to apply):

- For 7(a), 504 and microloans:
 - The SBA will automatically pay the principal, interest, and fees of current loans for a period of six months.
 - The SBA will also automatically pay the principal, interest, and fees of new loans issued prior to September 27, 2020.
- For current SBA Serviced Disaster (Home and Business) Loans:
 - If a disaster loan was in "regular servicing" status on March 1, 2020, the SBA is providing automatic deferments through Dec. 31, 2020.
 - After this automatic deferment period, borrowers will be required to resume regular principal and interest payments. Borrowers that cancelled recurring payments will need to reestablish the recurring payment.

State Efforts



- The <u>Michigan Small Business Relief Program</u> is providing grants and loans to support businesses facing drastic reductions in cash flow.
- The Michigan Economic Development Corporation's (MEDC) call center is also available to answer questions about assistance available to small business through existing state programs.

For More Information:

- Call (888)522-0103
- Visit https://sbdcmichigan.org/small-business-covid19/

Where can I find more information?





Paycheck Protection Program:

PPP borrower application form



Economic Injury Disaster Loans:

COVID-19 EIDL Application EIDL Unrelated to COVID-19



Express Bridge Loans:

Program Guide



SBA Debt Relief:

More information

Federal Resources

Federal Government: usa.gov/coronavirus

CDC: cdc.gov/coronavirus/2019-ncov/

Small Business Administration:

https://www.sba.gov/

Small business definitions:

https://www.sba.gov/document/support--table-size-

standards

State Resources

State of Michigan: Michigan.gov/coronavirus

Michigan Economic Development Corporation:

Call (888)522-0103 or

visit https://sbdcmichigan.org/small-business-

covid19/.

Michigan Small Business Relief Program
Visit Blue Cross:

Blue Cross: BCBSM.com/coronavirus;

MIBluesPerspectives.com



Appendix for CMS CARES/SBA Loan Processes

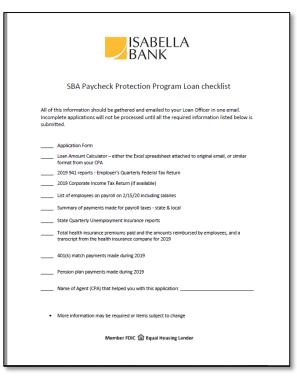
Checklist Examples from Lenders



Each lender may have nuances in their process for application and verification of information needed as part of the approval.

ender Examples Include

Paycheck Protection Program (PPP) Small Business Administration Loan Application Required Document Check List While we wait for the SBA to provide details on the PPP, you can begin to gather information for your loan application. We believe that the following information may be required: 2019 IRS Quarterly 940, 941 or 944 payroll tax reports Payroll reports for a twelve-month period (ending on your most recent payroll date), which will show the following information: Gross wages for each employee, including officer(s) if paid W-2 wages. Paid time off for each employee Vacation pay for each employee State and local taxes assessed on an employee's compensation 1099s for independent contractors for 2019 Documentation showing total of all health insurance premiums paid by the company owner(s) under a group health plan. Include all employees and the company owners Document the sum of all retirement plan funding that was paid by the company owner(s) (do not include funding that came from employees out of their paycheck deferrals). Include 401K plans, Simple IRA, SEP IRA's We are here to help For more information visit pnc.com/smallbusiness Please reach out to your PNC Business Banker or the Customer Care Center at 1.877.287.2654.							
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We are here to help For more information visit pnc.com/smallbusiness Please reach out to your PNC Business Banker or the	 Include all employees and the co 	ompany owners					
For more information visit pnc.com/smallbusiness Please reach out to your PNC Business Banker or the	 Include 401K plans, Simple IRA, 	SEP IRA's					
Please reach out to your PNC Business Banker or the	We are here	to help					
	Please reach out to your PNC Business	s Banker or the					
₽NC		₽NC					



PPP Affiliation Rules



Following is a summary of the applicable affiliation tests:

Affiliation based on ownership

An applicant is an affiliate of an entity that owns or has the power to control more than 50 percent of voting equity. SBA will deem a minority shareholder to be in control, if that individual or entity can prevent a quorum or otherwise block action by the board of directors or shareholders.

Affiliation based on financial structure

Affiliation arising under stock options, convertible securities, and "agreements in principle" to merge, which SBA treats as though the rights granted have been exercised.

Affiliation based on management

Affiliation arises where the CEO or President of the applicant (or other officers, managing members, or partners who control the management of the concern) also controls the management of one or more other concerns. Affiliation also arises where a single individual, concern, or entity that controls the Board of Directors or management of one concern also controls the Board of Directors or management of one of more other concerns. Affiliation also arises where a single individual, concern or entity controls the management of the applicant concern through a management agreement.

Affiliation based on identity of interest

Affiliation arises between close relatives with identical or substantially, identical business or economic interests (such as where the close relatives operate concerns in the same or similar industry in the same geographic area). Where SBA determines that interests should be aggregated, an individual or firm may rebut that determination with evidence showing that the interests deemed to be one are in fact separate.

For purposes of the determining the number of employees, the applicant is considered together with its affiliates.



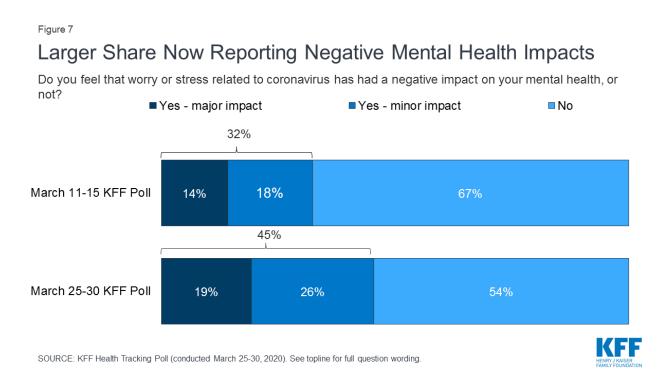
Addressing Mental Health Issues and Care Coordination through PDCM

Amy McKenzie, MD 4/8/20

Mental Health issues during COVID



We are beginning to see impacts of the coronavirus pandemic on mental health with surveys showing rising rates of stress and anxiety along with reports of rising concerns related to domestic violence and substance use. First responders & health care workers are also being impacted by stress and seniors by social isolation.



Care Coordination during COVID



Guidance for providers delivering outpatient care management services for BCBSM members through PDCM:

- For members that are currently engaged in care management through PDCM, care managers should strongly consider screening for depression, anxiety, substance use, domestic violence, and social isolation during care coordination outreach along with development of appropriate care plan and direction to resources.
- Blue Cross has waived copays on all telehealth visits for common BH services and also has access to 24/7 hotline for members requiring care.

The following guidance for providers delivering PDCM services for hospitalized members is in place through June 30, 2020:

- BCBSM supports PDCM providers identifying patients admitted to facilities using ADT lists and outreaching early in the course of hospitalization to coordinate care, identify discharge needs for future transition and if appropriate, connect family members to available resources in an effort to support BH needs or social needs.
- PDCM billing codes apply to all of the above stated services.
- G9001 and G9002 can now be delivered via telephone or audio/visual.

Care Coordination during COVID



Hospitals across the state are under Executive Order (EO 2020-37) to limit access for those not hospitalized to limit the spread of Coronavirus. Facilities are increasingly encouraged to promote connection with family members using telephone or electronic communications.

The following guidance for providers delivering inpatient care for hospitalized members is in place for through June 30, 2020:

- For members who are admitted to the hospital with required separation of family members, BCBSM supports use of telephonic and electronic communications to promote care coordination efforts. Examples include:
 - Connecting members with family
 - Connecting families in by conference call to speak with hospital providers for updates
- Care coordination services can be billed using the PDCM codes including G9001, G9002 or other PDCM codes as appropriate. Nurses, social workers or other licensed providers working as part of the care team can bill under the physician's pin as described in the PDCM billing guidelines for services rendered. MA's and other nonlicensed professionals are able to bill phone codes under the care teams guidance.
- G9001 and G9002 are able to be rendered without a face to face visit during the crisis.

BCBSM Provider Delivered Care Management (PDCM) Program



 More Information about BCBSM Provider Delivered Care Management Program and Billing Guidelines can be found here under the PDCM link:

http://sps-pgip/init/Pages/default.aspx

More Information about BCBSM No Cost Telehealth Expansion:

https://www.bcbsm.com/content/dam/public/shared/documents/coronavirus/provider/alerts/no-cost-telehealth-extended-expanded.pdf

- Behavioral Health support services: 24-hour mental health hotline for those feeling anxious, depressed and stress
 - Blue Cross Blue Shield of Michigan members: 1-800-762-2382
 - Blue Care Network members: 1-800-482-5982
 - Free crisis hotline available for anyone at 833-848-1764, which is staffed by BCBSM's behavioral health partner New Directions

Reminder: COVID-19 Provider Communications



 There are two places providers can go to find information from BCBSM on COVID-19

