

Telehealth is an umbrella term that includes telemedicine, telephone and online visits which can be beneficial in reducing 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. **Not all contracts include coverage for telehealth.** Check your patient's benefits and encourage them to do the same through the BCBSM member app or bcbsm.com portal.

Definitions

Telemedicine is the use of telephone or telecommunications technology for real time clinical health care services provided through electronic technology when distance separates the patient and health care provider. The patient and health care provider are connected via a secure network.

Online visits are a real time (synchronous) two-way communication that is initiated by the patient to virtually connect a physician or other health care provider for low complexity health care services. The visit is typically straight forward decision making that addresses urgent but not emergency clinical conditions for medical and behavioral health evaluations. At the point of making decisions regarding diagnosis and/or treatment, the provider does not require face-to-face contact to make an optimal decision. It is not anticipated that a follow-up encounter is required. Examples include colds, sore throats, runny nose, sinus congestion, headaches, etc.

Differences

	Online visit	Telemedicine
Are visits real time? (synchronous)	Yes	Yes
Does the encounter require patient initiation?	Yes	Not always; can be initiated by the patient or physician
Is audio/visual equipment required?	Yes	No; telephone only can be used
Does the visit handle low complexity encounters (cold, stuffy nose, etc.)?	Yes	Yes
Does the visit handle high complexity?	No	Yes
Does the visit handle chronic care or ongoing visits?	No	Yes

Using telehealth

Telemedicine

Physicians who already provide or wish to provide their own telemedicine services (via audio/visual equipment/computer) must have a secured electronic channel in accordance with HIPAA guidelines**. Please see the *Telemedicine Services Medical Policy* for detailed requirements.

****HIPAA compliance requirements for telehealth visits have been suspended during the COVID-19 crisis to make it easier for providers to conduct health care visits remotely. We have temporarily aligned our requirements with the Centers for Medicare and Medicaid Services as outlined in their [Medicare Telemedicine Health Care Provider Fact Sheet](#).**

Online visits

Blue Cross and BCN also offer Blue Cross Online VisitsSM through bcbsmonlinevisits.com or the app, *BCBSM Online VisitsSM*, found in the App Store or on Google Play. This online health care service is provided through American Well[®]'s web-based service, Amwell[™]. If the Blue Cross or BCN plan covers virtual doctor visits, the member or anyone on their plan can use the service. If your patients receive online health care from this service, American Well's physicians encourage them to follow up with their primary care physicians. Patients can send an electronic report about their online care to their primary care physicians and other physicians. Patients can also print a report to take to their next office visit.

If you have questions or know a practitioner who is interested in joining the American Well Online Care Group, please direct them to Provider.recruiting@amwell.com or <https://providers.amwell.com/covid-19/>.

For policy and inclusionary and exclusionary guidelines, please see the *Telemedicine Services Medical Policy* found on web-DENIS.

Billing requirements

Codes	Place of Service
	02
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 (telephone) *90839 and *90840	Yes
ABA codes that are appropriate for telemedicine *97155-*97157 Require the GT or 95 Modifier All must meet the medical policy criteria	Yes

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

For members who don't have coverage for telehealth services

Members can contact the 24-hour Nurse Line:

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

Where to find more information

- Blue Cross/BCN *Telemedicine Services Medical Policy* (found on the *Coronavirus information updates for providers* link on the *BCN Provider Publications and Resources* or *BCBSM Newsletters and Resources* web-DENIS pages)
- The *Medical-Surgical Services* chapter of the Blue Cross PPO Provider Manual
- Centers for Medicare and Medicaid Services [Coverage and Payment Related to COVID-19 Medicare fact sheet \(page 3\)](#)
- [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)

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