

# IU Health Plans coverage and payment for COVID-19 services

## **Virtual care**

As of March 6, 2020, CMS has expanded virtual visits to include a range of providers. CMS has also given the flexibility for healthcare providers to reduce or waive cost sharing for visits.

## **General care**

IU Health Plans encourages members to use virtual visits to discuss ongoing care needs, including wellness visits, general medical follow-up or consultations with a medical professional, regardless of diagnosis.

- IU Health Plans will cover all telemedicine virtual encounters with no member liability for all medical and behavioral visits a provider may choose to provide to manage and coordinate care for patients.
- IU Health Plans will cover telephonic and member portal encounter/consults with no member liability for medical and behavioral health services.
- For Commercial members, out-of-network (OON) services are covered only for members with out-of-network benefits.

## **Benefit clarifications**

- We will be waiving actively-at-work provisions of our contracts. We are working with our legal team to address other benefit questions related to COVID-19.
- We will be sharing additional FAQs as we are able.

## **Care specific to COVID-19**

- Providers who can administer the COVID-19 test may bill IU Health Plans for the test with no member liability.
- Effective March 19, 2020, as required by H.R. 6201: Members will not be subject to out of pocket, deductibles or cost sharing and without prior authorization for items and services, that relate to the furnishing of the test or to the evaluation of whether the individual needs the test, furnished to an individual during:
  - an office visit;
  - an urgent care visit; **or**
  - an emergency room visit.
- Emergent hospital admissions do not require prior authorization; however, IU Health Plans must be notified as early as possible of the admission.
- Emergent and emergency OON services are covered as in-network benefits. Cost-share waived for OON.

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## Employer background for billing for Virtual Visits and/or COVID-19 related care

Codes/member cost share	Description of service	For IU Health Plans Employer products
<b>U0001</b>	Testing for SARS-COV22 used by providers and laboratory testing for CDC-developed tests	Covered – Yes Member Cost Share – No
<b>U0002</b>	Used by laboratory and healthcare facilities to bill and describes 2019-nCoV coronavirus, SARS-CoV-2/2019-nCoV (COVID-19) using any technique, multiple types or subtypes (includes all targets)	Covered – Yes Member Cost Share – No
<b>CPT 87635 for Commercial</b>	Infectious agent detection by nucleic acid (DNA or RNA); severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) (COVID-19), amplified probe technique	Covered – Yes Member Cost Share – No
<b>ER</b>	Treated in ER for possible COVID-19, treatment and testing (waived if admitted and inpatient benefit applies)	Covered – Yes Member Cost Share – No
<b>Inpatient hospital quarantine</b>	Private room for isolation when required to treat the virus will be covered	Covered – Yes Member Cost Share – Yes
<b>G2012 G2010</b>	Virtual check-in services or captured video or image	Covered – Yes Member Cost Share – No
<b>99421-99423 and HCPCS Codes G2061 G2063 as Applicable</b>	Communication with doctor without going to the office using online patient portals. The communication <b>must</b> be initiated by the patient	Covered – Yes Member Cost Share – No
<b>Effective March 6, 2020, commonly used virtual visits covered as in-person visit rates</b> <ul style="list-style-type: none"> <li>▪ 99201-99215</li> <li>▪ G0425-G0427</li> <li>▪ G0406-G0408</li> </ul>	<ul style="list-style-type: none"> <li>▪ Office or other outpatient visit</li> <li>▪ Telehealth consultations, emergency department or initial inpatient</li> <li>▪ Follow-up inpatient telehealth consultations furnished in the hospitals or SNFs</li> </ul>	Covered – Yes Member Cost Share – No
<b>Diagnosis Normally Associated with COVID-19 (not all inclusive) per CDC Guidelines</b>	<p><b>Pneumonia</b></p> <ul style="list-style-type: none"> <li>▪ J12.89 – Other viral pneumonia</li> <li>▪ B97.29 – Other coronavirus as the cause of disease classified elsewhere</li> <li>▪ B97.29 – Other coronavirus as the cause of disease classified elsewhere</li> </ul> <p><b>Acute bronchitis</b></p> <ul style="list-style-type: none"> <li>▪ J20.8 – Acute bronchitis due to other specified organisms</li> <li>▪ B97.29 – Other coronavirus as the cause of diseases classified elsewhere</li> <li>▪ J40 –nBronchitis not specified as acute or chronic; along with code B97.29</li> </ul> <p><b>Lower respiratory infection</b></p> <ul style="list-style-type: none"> <li>▪ J22 – Unspecified acute lower respiratory infection, with code B97.29</li> <li>▪ J98.8 – Other specified respiratory disorders, with code B97.29</li> </ul> <p><b>Acute respiratory distress syndrome – ARDS</b></p> <ul style="list-style-type: none"> <li>▪ J80 – Acute respiratory distress syndrome, and B97.29</li> </ul> <p><b>Exposure to COVID-19</b></p> <ul style="list-style-type: none"> <li>▪ Z03.818 – Encounter for observation for suspected exposure to other biological agents ruled out</li> </ul> <p><b>Signs and symptoms pending definitive diagnosis</b></p> <ul style="list-style-type: none"> <li>▪ R05 – Cough</li> <li>▪ R06.02 – Shortness of breath</li> <li>▪ R50.9 – Fever, unspecified</li> </ul> <p><b>Do not use B34.2, coronavirus infection, unspecified</b></p>	

In light of the evolving federal guidance concerning the COVID-19 emergency and IU Health Plans desire to provide fast payment and benefit related information to employers and brokers, we will apply IU Health Plans payment decisions to all commercial plans. If a Self-Funded plan wishes to opt-out of the payment decision, then the plan will need to contact IU Health Plans regarding this matter.



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