North Carolina Payers Telehealth Policies in Response to COVID-19

Using technology to deliver care is a critical strategy in NC Medicaid's COVID-19 response efforts. Reducing unnecessary exposures for high risk and vulnerable patients will decrease the spread of infection and avoid hospital surge. Allowing health care professionals to provide care virtually and through telehealth will preserve critical personal protective equipment (PPE) and allow providers to remain healthy and continue to care for patients. Technology also frees needed hospital space for emergency response activities and ensures high-risk individuals remain safely at home while continuing to receive routine care.

Payers across North Carolina have quickly been updating their policies to cover new services and allow for new flexibilities. To help support alignment and education on these changes, NC Medicaid has developed this resource that outlines the various policies for payers serving NC Medicaid beneficiaries. Note that this is a high-level snapshot of offered services and coverage. This list of services will evolve with new guidance released by the Centers for Medicare & Medicaid Services that affects the entire field.

This table is for general guidance only. Please check with each payer for policy details, latest updates and how to bill for these services. "Virtual health" refers to audio or electronic only, synchronous and asynchronous. "Telehealth" refers to real time, two-way audio/visual delivery.

Health Plans	VIRTUAL HEALTH				TELEHEALTH					Policy Reference
	Telephonic Medical	Telephonic Behavioral	E-Visit (portal)	MD:MD Consult	Payment Parity (E&M)	Prior Authorization Required	Originating Site Limitations	Distance Site Limitations	PT/OT/ST	
Aetna	See Policy	See Policy	Yes	Yes	Yes	No	No	No	See Policy	Link
Ambetter of NC	Yes	Yes	Yes	No	Yes	No	No	No	Yes	Link
BCBSNC	Yes	Yes	Yes	No	Yes	No	No	No	Yes	Link
BCBSNC FEP	Yes	Yes	Yes	No	Yes	No	No	No	Yes	Link
Cigna	Yes	Yes	Yes	Yes	Yes	No	No	No	Yes for commercial	Link
FirstCarolinaCare	Yes	Yes	Yes	No	Yes	No	No	No	Yes	Link
Humana	Yes	Yes	No	No	Yes	No	No	No	No	Link
Medicare	Yes	Yes	Yes	Yes	Yes	No	No	No	No	Link
NC Medicaid	Yes	Yes	Yes	Yes	Yes	No	No	No	Yes	Link
NC State Health Plan	Yes	Yes	Yes	No	Yes	No	No	No	Yes	Link Link
UnitedHealthcare	Yes	Yes	Yes	Yes	Yes	No	No	No	Yes	Link Link Link
WellCare	Yes	Yes	Yes	Yes	Yes	No	No	No	Yes	Link