

Concerned about leaving your home for physical or mental health appointments because of COVID-19?

There's likely a telehealth option for you!

In light of COVID-19, insurers are required to cover telehealth services, whether telephone or live video, for the duration of the Governor's emergency order.

MassHealth, the Group Insurance Commission, and private insurers* are required to pay for in-network providers who deliver services via telehealth. This includes all physical and behavioral health care your insurance covers.

You should not have to get any authorizations or referrals that you didn't have to get prior to the addition of telehealth. The insurance company is still allowed to determine if a service is "medically necessary."

There are no co-pays or other cost-sharing for medically necessary diagnosis, testing, or treatment delivered by an in-network provider if it is related to Coronavirus

Medicare also has expanded telehealth services,** but to a more limited extent. Medicare Advantage plans are not required to provide telehealth services, but may do so. Telehealth services must be both audio and visual, not just audio. Both Medicare fee-for-service and Medicare Advantage plans may not charge co-insurance or impose other cost sharing for testing and testing-related services for Covid-19, but may charge for treatment and hospitalization. Medicare Advantage must cover out-of-network providers during the emergency.

So if you are uncomfortable leaving your home for health care because of COVID-19, ask your providers if they can deliver the services by telehealth. If a provider doesn't provide telehealth services and you don't mind using someone else, ask for the name of a provider that does. You can also ask your insurance company for the name of an appropriate provider. Just check whether the provider is in-network!

*Private insurance that is self-funded, meaning the employer pays the claims even though an insurance company may administer the plan, is not required to pay for telehealth services at this time. Usually, only large employers offer insurance that is self-funded. If you're not sure, check with your human resources department.

**For more information, see <https://www.kff.org/medicare/issue-brief/faqs-on-medicare-coverage-and-costs-related-to-covid-19-testing-and-treatment/>.