



April 2020

**A Message from our President: In the Face of COVID-19, We're Standing by You and Our Members, Your Patients**

The novel coronavirus (COVID-19) pandemic has tested our health care delivery system, economy and culture in ways that many of us could not imagine. Both the heroism and human frailty of health care providers during this pandemic has been undeniable. The tension between personal and family safety while delivering life-preserving care has been prominent in our minds. And despite the modern advances of health care, we are reminded of the critical importance of public health and the interwoven nature of our health as one community.

In between the chasms in our health care system, you have helped bridge the gap – overcoming fears, innovating in the face of equipment shortages, enduring back-to-back clinical shifts, and comforting patients and families during a time of uncertainty. On behalf of BCBSTX, thank you for your service to our community.

As we continue to monitor and make changes in response to this rapidly evolving pandemic, I want to take a moment to personally let you know how we are holding true to our purpose – to do everything in our power to stand with our members in sickness and in health. We took several early actions to complement your efforts to prepare for the surge of COVID-19 patients:

- Doubled the availability of our care management team on the weekends to support providers and members
- Extended our weekday hours and accelerated proactive outreach to patients at greatest risk for COVID-19 infection to address their social needs
- Helped to expedite discharge of our inpatient members to post-acute settings through relaxed prior authorization requirements
- Relaxed some prior authorization requirements in support of the rapidly evolving diagnostic and care protocols for COVID-19
- Expanded access to telemedicine and telehealth services to promote continuity of care for members and mitigate transmission of COVID-19 for some clinical interactions

We're also contributing community grant funds to help local non-profits support health care workers and members with essential needs.

Now more than ever, communication is critical. With this special edition of our *Blue Review*, we've combined recent COVID-19 communications and introduced new information. In addition, our [COVID-19 Preparedness page](#) provides a quick overview of the latest updates. I encourage you to watch the [News and Updates page](#) for additional announcements, which will be **posted as soon as more information becomes available**.

*Dan McCoy, M.D., President of Blue Cross and Blue Shield of Texas*

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### **Provider Information on COVID-19 Coverage**

We launched a [COVID-19 Preparedness](#) page to keep you up to date on information you may need to diagnose and treat our members related to COVID-19. It includes information on benefit coverage and claim filing for testing of the 2019 novel coronavirus (COVID-219) for most members with no prior authorization needed and no member copays or deductibles.

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### **BCBSTX Waives Customer Cost-Sharing for COVID-19 Treatment**

Blue Cross and Blue Shield of Texas (BCBSTX) is waiving member cost-sharing, including deductibles, copayments and coinsurance related to treatment for COVID-19. The waiver applies to costs associated with COVID-19 treatment at in-network facilities and treatment for out-of-network emergencies.

#### **Which members are included?**

The new policy applies to all fully insured group plans, individual and family plans, Medicaid STAR, CHIP, STAR Kids and Blue Cross Medicare Advantage (PPO)<sup>SM</sup>, Blue Cross Medicare Advantage (HMO)<sup>SM</sup> and BCBSTX Medicare Supplements (known collectively as "Blue Cross Medicare Options<sup>SM</sup>"). It excludes Part D of the Blue Cross Medicare Options plans. We will work with self-funded employer groups that decide to offer the same waivers.


#### **How to submit COVID-19 treatment claims**

Submit your claims for COVID-19 treatment of confirmed cases of COVID-19 using **ICD-10 code U07.1**.

#### **What else is BCBSTX doing in response to the COVID-19 pandemic?**

Other changes announced by BCBSTX in the wake of the novel coronavirus pandemic include:

- Expanding access to telehealth coverage
- Waiving prior authorization and members' cost-sharing for testing to diagnose COVID-19
- Lifting restrictions on early prescription fills
- Lifting cost-sharing for in-network, medically necessary services delivered via telemedicine
- Launching a dedicated COVID-19 [website](#) so members can easily access information and resources around COVID-19
- Opening a special-enrollment period for fully insured commercial group account customers
- Launching the COVID-19 Collaborative Grant Fund to provide resources and support to those most impacted by the pandemic.

Because this is a rapidly evolving situation, you should continue to use the [Centers for Disease Control Guidance](#)  (CDC) on COVID-19, as the CDC has the most up-to-date information and recommendations. Additionally, watch for updates on [BCBSTX News and Updates](#) and our [COVID-19 Preparedness pages](#).

**Have questions?**

If you have any questions or if you need additional information, please contact your BCBSTX [Network Management Representative](#).

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**Using Telemedicine and Telehealth in Response to COVID-19**

Blue Cross and Blue Shield of Texas (BCBSTX) expanded our telemedicine/telehealth program in response to the COVID-19 crisis to provide greater access to medical and behavioral health services for our members through May 31, 2020.

We are continuing to evaluate the evolving state and federal legislative and regulatory landscape relating to COVID-19 and will continue to update our practices accordingly.

**What is covered?**

Effective March 10, 2020, BCBSTX began providing expanded access to telemedicine/telehealth services at no cost-share with qualified in-network providers for all medically necessary, covered services and treatments consistent with the terms of the following member benefit plans:

- State regulated fully insured HMO and PPO plans
- Blue Cross Medicare Advantage (excluding Part D), Medicare Supplement and Medicaid members
- Self-Insured employer group telemedicine/telehealth benefits may differ by plan

**Eligible Members**

This telemedicine/telehealth delivery method for health care services is available to eligible fully-insured and employee plan participants in BCBSTX's commercial and retail plans. Our Medicare (excluding Part D), Medicare Supplement and Medicaid members also have access to telemedicine/telehealth services. Telemedicine/telehealth benefits for medically necessary services are also available to eligible HMO members from providers in their medical group who offer telemedicine/telehealth (benefit plan requirements still apply, e.g., PCP referral requirements).

**Eligible Providers**

Providers of telemedicine/telehealth may include, but are not necessarily limited to:

- Physicians
- Physician assistants
- Advanced Practice Registered Nurses (APRN)s
- Behavioral health, applied behavioral analysis, physical, occupational and speech therapists
- Nutritionists
- Dieticians

**Prior Authorizations**

Any telemedicine/telehealth visit, whether in-network or out-of-network, for services related to COVID-19 will not be subject to benefit prior authorization requirements.

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**Pharmacy: Early Medication Refills During COVID-19 Outbreak**

To make it easier to get early prescription refills, we have temporarily lifted restrictions. (Note: These prescription fill rules may differ for self-funded plans.)

- Members can contact their pharmacy directly to ask for an early fill. That fill will be for the same quantity as the last prescription filled.
- Pharmacists have approval to provide an early fill on most medications.

- Members can also use their 90-day supply benefits for covered [non-specialty medications](#) at select retail pharmacies or [home delivery \(mail order\)](#). Members can log in to [Prime Therapeutics](#) or call the number on their BCBSTX member ID card.

**Note:** This early fill information applies if members have BCBSTX pharmacy benefits administered by Prime Therapeutics. Also, all safety measures, prior authorization reviews, as well as prescribing and dispensing laws, still apply.

## Types of Telemedicine/Virtual Visits – Texas Medicaid

With COVID-19, it is important to use Virtual Visits to keep patients with mild symptoms in their homes and provide access to the care they need. Virtual Visits also help patients get the routine care they need. There are three types of Virtual Visits for Medicaid - Telehealth Visits, Virtual Check-Ins and E-visits.

Type of Service	What is the Service?	HCPSC/CPT Code (as applicable)	Patient Relationship with Provider
Telehealth Visits	<p>Telehealth visits are an interactive audio and video telecommunication system that permits real-time communication between the distant site and the patient at home. Distant site practitioners who can furnish and get payment for covered telehealth services (subject to state law) can include physicians, nurse practitioners, physician assistants, nurse midwives, certified nurse anesthetists, clinical psychologists, clinical social workers, registered dietitians, and nutrition professionals.</p> <p>Note: PT/OT/ST therapies have different billing codes, see notice.</p>	<p>Common telehealth services include:</p> <p>CPT CODES: 99201-99215 (Office or other outpatient visits)</p> <p>HCPSC CODES: G0425-G0427 (Telehealth consultations, emergency dept or initial inpatient)</p> <p>G0406-G0408 (Follow-up inpatient telehealth consultation furnished to beneficiaries in hospitals of SNFs)</p>	New and Existing Patients
Virtual Check-Ins	<p>Virtual Check-Ins are brief patient-initiated communications with a provider. Medicaid patients can communicate with providers in real-time via phone, video or image.</p> <p>Medicaid pays for Virtual Check-Ins. Virtual Check-Ins are available for existing patients. The patient must verbally consent to receive these services. The communication should not be about a medical visit that happened in the previous 7 days. It should not lead to a medical visit within the next 24 hours (or soonest appointment available). Virtual Check-Ins are available in all areas, including rural areas.</p>	HCPSC CODE: G2012	Existing patients who have been treated by the provider/practice with in the last 24 months.

E-visits	E-visits are non-face-to-face patient-initiated communications through an online patient portal that can happen over 7 days. E-visits are available in all areas, including rural areas, for existing Medicaid patients. The patient must verbally consent to receive virtual check-in services.	CPT CODES: 99421-99423 HCPCS CODES: G2061-G2063	Existing patients who have been treated by the provider/practice within the last 24 months.
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Note: All telehealth codes must include the 95 modifier and place of service (POS) code 02.

Have questions? If you have any questions or if you need additional information, please contact your [BCBSTX Network Management Representative](#).

### Texas COVID-19 Testing Sites

If available, you can complete COVID-19 tests in your office and send the specimens to our participating labs for results. In addition, providers can refer members to various testing sites around Texas.

Members can get tested for COVID-19 at drive thru locations in certain parts of Texas.

A list of the drive-thru testing sites is available on [Texas Department of State Health Services \(TDSHS\)](#). These testing sites are not run or overseen by TDSHS. Information is only accurate at the time the list is posted. Please check the TDSHS website for most current information.

### Credentialing Changes Due to COVID-19

We are temporarily updating our credentialing policy and processes in response to the COVID-19 emergency. This complies with emergency state and federal regulations and is effective April 3, 2020. The temporary modifications are only in place during the COVID-19 emergency and subject to change based upon state and federal action. Otherwise, standard credentialing and processes will apply.

#### **What's Changing? We are simplifying the process of joining our network.**

Subject to state's actions on licensing and practice requirements, we will credential providers who meet the following conditions for the duration of the state-declared emergency or as specified by state requirements:

- We will accept practitioners who hold a full unrestricted license to practice granted by any state subject to the state's emergency provider licensure laws. We will accept temporary licenses.
- We will waive accreditation requirements, CMS certification and site visits for institutional providers.
- We will accept expired documents if they have been inactive or expired for less than six-months and the provider is unable to obtain a current document from the issuer due to the COVID-19 emergency. Licenses, accreditations or certifications that have been revoked for cause will not be accepted.

Credentialing criteria and verification sources may change. Please check back often for updates.

### Minority Health Month Spotlights Importance of Physical Activity for Overall Well-being

According to the U.S. Department of Health and Human Services (HHS) Office of Minority Health (OMH), April is [National Minority Health Month](#). The 2020 theme is **Active & Healthy**. As noted on the OMH website, "Simple changes to one's daily routine can transform lives and reduce the risk of chronic

diseases and other conditions that often are more common or severe among racial and ethnic minority groups.”<sup>1</sup> During this unprecedented time of social distancing and self-isolation efforts related to 2019 Novel Coronavirus (COVID-19) staying active may be more important than ever.

### Bottom Line





In many Texas communities, access to local facilities that offer healthy lifestyle activities may be limited especially due to COVID-19. Individuals may feel distanced from the importance of exercise and how to exercise effectively. The idea of exercising at home may seem daunting amid other concerns, such as caring for children who are home from school or helping family members with limited mobility.

The Centers for Disease Control and Prevention (CDC) states that the COVID-19 may be stressful for people and communities.<sup>2</sup> Stress during an infectious disease outbreak may include:

- Fear and worry about your own health and the health of your loved ones;
- Changes in sleep or eating patterns;
- Difficulty sleeping or concentrating;
- Worsening of chronic health problems; and/or
- Increased use of alcohol, tobacco, or other drugs<sup>3</sup>

### What Should You Do

It is important to discuss the connection between physical and emotional health for some of your patients in minority communities. With limited contact with patients at this time, here are some resources that may be helpful:

- HHS [Physical Activity Guidelines for Americans \(2<sup>nd</sup> edition\)](#)  includes “information that helps Americans make healthy choices for themselves and their families, and discusses evidence-based, community-level interventions that can make being physically active the easy choice in all the places where people live, learn, work, and play.”<sup>4</sup> This resource offers exercise guidelines for individuals at various stages, from preschool-aged children through older adults, as well as pregnant/postpartum women and adults with chronic health conditions.
- HHS Office of Disease Prevention and Health Promotion (ODPHP) has a [Move Your Way](#)  site with easy-to-use resources. It includes [Talk to Your Patients About Physical Activity](#)  and [60 A Day!](#)  fact sheets to get families moving, which will:
  - Boost moods
  - Sharpen focus
  - Reduce stress
  - Improve sleep<sup>5</sup>

### How BCBSTX Is Helping

We offer our members complementary resources such as [Well onTarget](#)®. This online program offers digital self-management programs, health and wellness articles, an online health assessment, interactive tools and trackers, and more. Behavioral health programs also are offered. If members have questions, they can call the number on their BCBSTX ID card for help finding available resources.

Thank you for directing your patients to available resources to help them get active and stay healthy. By taking a few small steps toward staying active every day, your patients may end up making big changes in how they feel, physically and emotionally.

<sup>1</sup> HHS OMH, National Minority Health Month, [OMH Announces Theme for National Minority Health Month 2020](#) . Accessed March 17, 2020.

<sup>2</sup> CDC, [Taking Care of Your Emotional Health](#) , September 2019

<sup>3</sup> CDC, [Coronavirus Disease 2019 \(COVID-19\) How to Prepare](#) , March 14, 2020



<sup>4</sup> HHS. [Physical Activity Guidelines for Americans, 2nd edition](#). Washington, DC: 2018. Accessed March 17, 2020

<sup>5</sup> HHS ODPHP. [Move Your Way Campaign](#). Last updated: Feb. 2, 2020. Accessed March 17, 2020

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### Stay Informed on COVID-19

During these continuously changing times, please always check our [News & Updates](#) as well as our [COVID-19 Preparedness](#) pages on the BCBSTX provider website for the most recent information on the COVID-19 pandemic.



[Read More](#)


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### Do you have questions for our Provider Representatives?

Contact your local [Network Management Office](#), if you have questions.

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As a reminder, it is important to check eligibility and benefits before rendering services. This step will help you determine if benefit prior authorization is required for a member. For additional information, such as definitions and links to helpful resources, refer to the Eligibility and Benefits section on BCBSTX's provider website.

Please note checking eligibility and benefits, and/or the fact that a service or treatment has been preauthorized or predetermined for benefits is not a guarantee of payment. Benefits will be determined once a claim is received and will be based upon, among other things, the member's eligibility and the terms of the member's certificate of coverage applicable on the date services were rendered. If you have questions, contact the number on the member's ID card.

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