

## VIRTUAL VISITS AND TELEHEALTH

### What is the role of Telehealth/Virtual Visits?

With the help of communication technologies, many members can now interface with health care providers from the comfort of their own home. This may be especially helpful during a pandemic. It can help individuals know if they should get a COVID-19 test while practicing social distancing.

UnitedHealthcare offers two models of digital access to providers:

**Virtual Visits**, which are included in many commercial plans, allow members to contact one of three national providers that provide access to physicians, and offer a range of services for acute non-emergent needs. To start a Virtual Visit, the member may login to myuhc.com. Where necessary, the Virtual Visit provider may refer the patient to be seen by their own provider or specialist.

**Telehealth services** provide the member with the ability to contact their own choice of physician in the network rather than going through a Virtual Visit provider. The physician must have the appropriate technology to provide live, two-way audio and visual communication with the patient. If you are experiencing symptoms or think you might have been exposed to COVID-19, please call your health care provider right away and ask what telehealth options may be available. The telehealth expansion applies to all plans that have a telehealth benefit.

When available, either telehealth services or the Virtual Visit benefit may be a preferred option to an in-person visit, allowing faster support and reducing exposure to the virus or exposing others to the virus. Telehealth and Virtual Visits both help reduce demand on the health care system as it addresses the needs created by the virus.

When a COVID-19 test is done, the test and test-related telehealth visit will be covered at no cost share. Please note that claims for treatment will pay according to the member's plan benefits.

Members should consult their plan and/or their provider for information about and access to either Virtual Visit or Telehealth options.

### Is there a Virtual Visit option for members?

Virtual Visit options are available to members in many plans. Where available, and if covered under their plan, members can schedule a Virtual Visit with a provider. Virtual Visit providers Teladoc<sup>®</sup>, Doctor On Demand<sup>™</sup> and AmWell<sup>®</sup> have developed guidelines for members who think they may have been infected by COVID-19.

Teladoc offers telehealth solutions in the USA and 175 countries. Doctor on Demand and Amwell solutions serve all 50 states in the USA, and AmWell offers telehealth solutions in Israel.

A member's Virtual Visit is a good place to discuss concerns and symptoms. Where indicated, the Virtual Visit provider may refer the member to their physician.

## Will UnitedHealthcare waive cost share for Virtual Visits through Teladoc<sup>®</sup>, Doctor On Demand<sup>™</sup> and AmWell<sup>®</sup>?

UnitedHealthcare will waive the upfront collection of cost-share (copayment, deductible, and coinsurance) for all Virtual Visits. Waiver of cost share for all Virtual Visits benefits will be in place until June 18, 2020. This change will only apply to customers who have Virtual Visits through UnitedHealthcare. For the limited number of self-funded customers who want to opt out of providing their enrollees with this benefit during the pendency of this emergency, we will still need to waive the upfront collection of the virtual visit copay for all services but we will communicate to such enrollees that their employer has opted out of this benefit and we will bill them subsequently for services that do not require cost share waiver under federal requirements.

## Has UnitedHealthcare changed Telehealth guidelines?

To increase system access and flexibility when it is needed most, we are expanding our telehealth policies to make it easier for people to connect with their health care provider. People will have access to telehealth services in two ways:

- **Designated Virtual Visit Providers** – Through June 18, 2020, members can access their existing telehealth benefit offered through one of UnitedHealthcare’s designated providers without any cost share (copayment, deductible or coinsurance). UnitedHealthcare Virtual Visit Providers include Teladoc, Doctor on Demand and Amwell.
- **Expanded Provider Telehealth Access** - Effective March 18, and through June 18, 2020, all eligible medical providers who have the ability and want to connect with their patient through synchronous virtual care (live video-conferencing) can do so. We will waive member cost sharing (copayment, deductible or coinsurance) for COVID-19 testing-related visits.

UnitedHealthcare will cover Virtual Visit first dollar HSA/HDHPs for all fully insured and self-funded plans,

## Which groups do the Telehealth and Virtual visit benefits apply to?

The telehealth expansion applies to all plans that have a telehealth benefit. Members may continue to receive telehealth services from UnitedHealthcare Virtual Visits providers and can now also receive telehealth services from their care provider from home through interactive audio/video visits. This also includes urgent care providers. Any state or federal requirements regarding licensing or establishment of a doctor-patient relationship apply.

### **How will UnitedHealthcare reimburse providers for a Telehealth encounter?**

UnitedHealthcare will reimburse providers who submit appropriate telehealth claims according to the terms of applicable member benefit plans.

UnitedHealthcare reimburses telehealth services according to its telehealth reimbursement policies. The COVID-19 test and test-related visit will be reimbursed at no cost share (copayment, deductible or coinsurance).

### **Can you clarify whether Telehealth can be offered and paid at 100% before the deductible has been met on a HDHP plan and not disqualify them from making HSA contributions?**

The Internal Revenue Service advised that high-deductible health plans (HDHPs) can pay for COVID-19-related testing and treatment, without jeopardizing their status. This also means that an individual with an HDHP that covers these costs may continue to contribute to a health savings account (HSA). In Notice 2020-15, posted to IRS.gov, the IRS notes that health plans that otherwise qualify as HDHPs will not lose that status merely because they cover the cost of testing for or treatment of COVID-19 before plan deductibles have been met. The IRS also advised that, as in the past, any vaccination costs continue to count as preventive care and can be paid for by an HDHP. This notice applies only to HSA-eligible HDHPs.

The COVID-19 test and test-related physician office, urgent care, emergency room, Virtual Visit and telehealth visit will be covered at no cost share.

Self-funded plans may choose to cover treatment at no cost share. We are advising customers to contact their UnitedHealthcare account representative to discuss options for coverage beyond our standard.

Employees and other taxpayers in any other type of health plan with specific questions about their benefits and what is covered should contact UnitedHealthcare by calling the number on the back of their ID Card.

### **Are Virtual Visits covered for UnitedHealthcare Preventive Plan members?**

Preventive Plan members do not have access to UnitedHealthcare's Virtual Visits program. However, if their personal physician offers telehealth services, they may utilize those services. Coverage is effective for claims as of March 18, 2020 and will remain in place for 90 days and then be re-evaluated.

### **How does this Virtual Visit change apply to Oxford?**

We are implementing a Virtual Visit solution for our Oxford Fully Insured and self-funded members at \$0 cost share that not previously had this benefit available to them. The benefit is available via our member portal.