



IU Health Plans Coverage and Payment for Some Services during the COVID-19 Emergency Period

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. **IU Health Plans will pay these virtual visits at the CMS Medicare Fee Schedule rate for the duration of this emergency period.**

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.

- a. 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
- b. IU Health Plans will cover telephonic and member portal encounter/consults with no member liability for medical and behavioral health services.
- c. For Commercial members, out-of-network services are covered only for members with out-of-network benefits.
- d. For Medicare Advantage, effective 03/06/2020, based on the declared state of emergency, temporarily out-of-network services will be covered as in-network when seeking care from out-of-network providers.
- e. Effective March 30, 2020, IU Health Plans will waive home bound and/or skilled need criteria for members in need of discharge from acute or post-acute facility to ensure a safe transition of care. This is a one-time benefit exception during this emergency period. Services require authorization from the plan and may be obtained after discharge and services have been initiated at home. Member liability will not apply to authorized visits.

Care specific to COVID-19

1. Providers who can administer the COVID-19 test may bill IU Health Plans for the test with no member liability.
2. 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:
 - a. An office visit;
 - b. An urgent care visit; or
 - c. An emergency room visit.
3. Emergent hospital admissions do not require prior authorization; however, IU Health Plans must be notified as early as possible of the admission.
4. Emergent and emergency out-of-network services are covered as in-network benefit. Cost-share waived for OON.



Health Plans

Provider Guidance when Billing for Virtual Visits and/or COVID-19 Related Care

Codes/Member Cost Share	Description of service	For IU Health Plan Products including Medicare and Commercial Plans
U0001 (must be used for Medicare Advantage and could be used for Commercial)	Testing for SARS-COV22 used by providers and laboratory testing for CDC developed tests No prior authorization is required	Covered – Yes Member Cost Share - No
U0002 (must be used for Medicare Advantage and could be used for Commercial)	Used by laboratory and health care 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) No prior authorization is required	Covered – Yes Member Cost Share - No
CPT 87635 for Commercial	Infectious agent detection by nucleic acid (DNA or RNA); severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) (COVID-19), amplified probe technique No prior authorization is required	Covered – Yes Member Cost Share - No
ER	Treated in ER for possible COVID-19, treatment and testing. No prior authorization is required	Covered – Yes Member Cost Share – No
Inpatient Hospital Admission Quarantine	Private room for isolation when required to treat the virus will be covered Notify IU Health Plans as soon as possible after the admission. Authorization required for inpatient admissions.	Covered – Yes Member Cost Share- Yes
G2012 G2010	Virtual check-in services or captured video or image No prior authorization when provided in-network Specialty care out-of-network requires prior authorization	Covered - Yes Member Cost Share – No
99421-99423 and HCPS codes G2061-G2063 as applicable	Communication with doctor without going to the office using online patient portals. The communication MUST be initiated by the patient No prior authorization when provided in-network Specialty care out-of-network requires prior authorization	Covered - Yes Member Cost Share – No
Effective 3/6/2020 Commonly used virtual visits covered as in-person visit rates <ul style="list-style-type: none"> • 99201-99215 • G0425-G0427 • G0406-G0408 	<ul style="list-style-type: none"> • Office or other outpatient visit • Telehealth consultations, emergency department or initial inpatient • Follow-up inpatient telehealth consultations furnished in the hospitals or SNFs No prior authorization when provided in-network Out-of-Network specialist visits requires prior authorization (see Prior Authorization List)	Covered – Yes Member Cost Share – No



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Codes/Member Cost Share	Description of service	For IU Health Plan Products including Medicare and Commercial Plans
Home Health	<p>One-time benefit exception waiver to home bound and/or skilled needs criteria for members in need of discharge from an acute or post-acute facility during the COVID-19 emergency period. Services are identified in the discharge plan to ensure a safe transition of care from facility to home setting for members that may transition home.</p> <p>Authorization required before or after services are provided</p>	<p>Covered – Yes Member Cost Share – No</p>
<p>Diagnosis normally associated with COVID-19 (not all inclusive) per CDC Guidelines</p>	<p>Pneumonia</p> <ul style="list-style-type: none"> • J12.89 Other viral pneumonia • B97.29 Other coronavirus as the cause of disease classified elsewhere • B97.29 Other coronavirus as the cause of disease classified elsewhere <p>Acute Bronchitis</p> <ul style="list-style-type: none"> • J20.8 Acute bronchitis due to other specified organisms • B97.29 Other Coronavirus as the cause of diseases classified elsewhere • J40 Bronchitis not specified as acute or chronic; along with code B97.29 <p>Lower Respiratory Infection</p> <ul style="list-style-type: none"> • J22 Unspecified acute lower respiratory infection, with code B97.29 • J98.8 Other specified respiratory disorders, with code B97.29 <p>Acute Respiratory Distress Syndrome – ARDS</p> <ul style="list-style-type: none"> • J80 Acute respiratory distress syndrome, and B97.29 <p>Exposure to COVID-19</p> <ul style="list-style-type: none"> • Z03.818 Encounter for observation for suspected exposure to other biological agents ruled out. Signs and symptoms pending definitive diagnosis • R05 Cough • R06.02 Shortness of Breath • R50.9 Fever, unspecified <p>Do not use B34.2, Coronavirus infection, unspecified</p>	