



TELEHEALTH FAQs

1. Is the MN State Statute (62A.672 COVERAGE OF TELEMEDICINE SERVICES) a guarantee of payment? Unfortunately, the answer is a strong 'no.' Many insurance companies find very narrow and specific ways to comply with the statutes, making it difficult for existing providers to continue services with a client who has need for a shift to telehealth options. These ways of complying may include:

 - *Having a very specific resource for these services and a limited provider pool
 - *Having difficult, or not well-publicized requirements providers must meet to provide these services
 - *Having complexities in the customer service centers that make it difficult for providers and consumers to obtain answers
 - *Having qualifiers throughout the literature and telephonic recordings that 'anything quoted to you' through the customer service process 'is not a guarantee of payment,' resulting in difficulty for consumers to make educated choices and manage potential financial risks of obtaining services

2. Why was the State Statute included in Twin Cities Family Counseling's Introduction of Telehealth Services if it is not suggesting a guarantee of payment? Twin Cities Family Counseling believes strongly in educating consumers about the 'forces' impacting provider offerings and consumer access to quality care. While there has been a push for parity with mental health services, the reality continues to be that service providers are increasingly forced to weigh whether or not they can afford to accept insurance, particularly in-network policies, due to the lack of parity.

 - *Provider costs of doing business continue to climb at the same time that insurers fail to align with parity, have control to reduce reimbursement rates to providers (essentially creating a situation where providers are suddenly demoted, receiving a pay cut), or fail to make annual adjustments in payment that align with provider cost increases.
 - *For these reasons, many providers are reluctantly shifting to out-of-network or private pay practices, resulting in costs shifting back to consumers.

Twin Cities Family Counseling wants you to be empowered with this awareness so you can self-advocate with your insurance companies, and your legislators, both in the current circumstances and the larger picture of your health care needs.

3. Will the billing codes used for Telehealth be the same as those used for in-office visits?

The billing codes will be the same, however, there will be a location modifier that indicates the service took place through Telehealth. It is this modifier that will have the potential impact on coverage and reimbursement.

4. Are the reimbursement rates the same for Telehealth Services as for in-office care (as suggested in the statutes)?

Again, this is another unfortunate 'no.' It is unclear to providers how some insurance companies justify the payment differential, but they do.

The Twin Cities Family Counseling billing/ payment contract/consent options will remain the same.

*In-network- services will be billed at the rate \$160, insurance will make adjustments according to contract agreements and pay Twin Cities Family Counseling any allowed amount. Client will, then, be responsible for resolving co-pays, co-insurance, or deductible amounts.

*Out-of-network will pay Twin Cities Family Counseling \$160 at the time of service, claims will be submitted, and client will receive the allowed amount directly from your insurance company.

*Private payers will continue to receive the reduced rate of \$135 (due at the time of each meeting, whether in-office or telehealth).

*For those using in-network benefits, Twin Cities Family Counseling will be evaluating its ability to continue with the services as planned if the cost differential is significant, potentially forcing re-evaluation of current in-network contract agreements.

*Under the circumstances of the current state of national emergency, there is some hope that the Federal government will step in and require insurers to provide same/same reimbursement for in-office/ telehealth services.

5. Will Telehealth be a new, consistent offering moving forward, or is it a specific response to the needs associated with the Coronavirus?

Twin Cities Family Counseling is responding to the current circumstances in developing an offering for Telehealth. The general preference for service delivery is in-office due to a belief that sharing physical space and face-to-face time tends toward greater ease in connection, and greater ease in connection leads to greater ease in moving through the therapeutic process toward your goals.

Moving forward, Twin Cities Family Counseling will be considering a variety of factors in determining whether Telehealth Services will be a part of an open menu of options for delivering services, or a service offered only in rare circumstances (patient/ provider being homebound).

6. Will Telehealth allow for couples or family sessions?

The telehealth platform we use, Doxy.me, allows for 3 way calling. If you have 2 devices that allow for use of Firefox or Chrome and are camera/ microphone enabled, we can include at least 2 family members in each call. You can also position a single device in front of attending members, and we'll make adjustments throughout the session to work effectively with the visual component of the experience.

7. Will my schedule remain the same?

Yes. The Telehealth Service option is intended to provide for continuity of care. The scheduling, appointment, cancellation contracts and commitments remain the same for in-office and Telehealth sessions.

8. Can I switch back and forth between in-office and telehealth services?

Yes, the intention is for consumers to have flexibility associated with their needs throughout the time of their receipt of services with Twin Cities Family Counseling.

*It will be possible to have 2 separate contracts for service if needed. (If you prefer a private pay arrangement for telehealth services, and an insurance contract for in-office visits, we will establish a dual contract agreement).

9. How secure is the doxy.me platform?

The platform meets or exceeds all laws governing this activity including HIPAA. I believe the best way to get the answer to this question is to go to doxy.me and click on the front page 'watch our video' icon (1:23 long).

Please let me know if you have questions after doing so.