



INTRODUCTION OF TELEHEALTH SERVICES

(Response to Declaration of Emergency, Coronavirus and Efforts for Social Distancing)

Twin Cities Family Counseling is now adding Telehealth service options for clients who prefer to receive distance therapy.

How will this service be delivered?

Twin Cities Family Counseling will be using Doxy.me, a secure, HIPAA compliant platform for delivery of these services. Clients will need access to Chrome or Firefox as well as having a camera/ microphone equipped device. *Nearly all modern smart phones, ipads and computers will work.

Is Telehealth covered by insurance?

Unfortunately, the answer to this question is not simple. The short answer is 'maybe.' You will want to contact your insurance provider to clarify whether Telehealth will be reimbursed. The billing codes used for services (90837; 90846; 90847) will remain the same, though a modifier will be added to indicate that the service took place via telehealth.

The 2019 State Statute suggests that Telehealth Services should be covered by insurance providers. The statute follows:

62A.672 COVERAGE OF TELEMEDICINE SERVICES.

Subdivision 1. Coverage of telemedicine.

(a) A health plan sold, issued, or renewed by a health carrier for which coverage of benefits begins on or after January 1, 2017, shall include coverage for telemedicine benefits in the same manner as any other benefits covered under the policy, plan, or contract, and shall comply with the regulations of this section.

(b) Nothing in this section shall be construed to:

- (1) require a health carrier to provide coverage for services that are not medically necessary;
- (2) prohibit a health carrier from establishing criteria that a health care provider must meet to demonstrate the safety or efficacy of delivering a particular service via telemedicine for which the health carrier does not already reimburse other health care providers for delivering via telemedicine, so long as the criteria are not unduly burdensome or unreasonable for the particular service; or
- (3) prevent a health carrier from requiring a health care provider to agree to certain documentation or billing practices designed to protect the health carrier or patients from fraudulent claims so long as the practices are not unduly burdensome or unreasonable for the particular service.

Subd. 2. Parity between telemedicine and in-person services.

A health carrier shall not exclude a service for coverage solely because the service is provided via telemedicine and is not provided through in-person consultation or contact between a licensed health care provider and a patient.

Subd. 3. Reimbursement for telemedicine services.

(a) A health carrier shall reimburse the distant site licensed health care provider for covered services delivered via telemedicine on the same basis and at the same rate as the health carrier would apply to those services if the services had been delivered in person by the distant site licensed health care provider.

(b) It is not a violation of this subdivision for a health carrier to include a deductible, co-payment, or coinsurance requirement for a health care service provided via telemedicine, provided that the deductible, co-payment, or coinsurance is not in addition to, and does not exceed, the deductible, co-payment, or coinsurance applicable if the same services were provided through in-person contact.

While statutes indicate parity between telemedicine/ telehealth and in-office visits, insurance companies are notorious for finding loopholes that limit coverage. Twin Cities Family Counseling hopes that under

the current circumstances insurance companies will recognize the need for temporary exceptions to be made that maximize patient safety and allow for continuity of care.

That said, consistent with other policies, Twin Cities Family Counseling is agreeing only to submit claims on your behalf and makes no guarantees that the insurance company will provide reimbursement for telehealth. Clients ultimately remain fully responsible for payment regardless of whether the insurance company chooses to pay.

All aspects of the original financial agreement as noted in the 'Consent to Treatment' apply to this new service. If you discover that your insurance will not cover this form of care and prefer to transition to a private pay agreement for Telehealth Services, please notify your provider of the desire to create a new 'Consent to Treatment' agreement. At this time, you are also welcome to continue with in-office visits.

Pleased to answer any questions.

Warmly,

Tara Palmer