# *Understanding Coverage and Out-of-Pocket Cost for Virtual Care*

Overview

Telehealth is the use of technology, such as computers, tablets, and smartphones, to communicate over the internet with a health care provider (physician, nurse practitioner, behavioral health professional, clinical social worker, etc.). This includes:

- Live, audio and video visits;

- Using a device to collect and send health data, for example blood pressure and blood (sugar) glucose levels[1]; and

- Sending secure email or text.
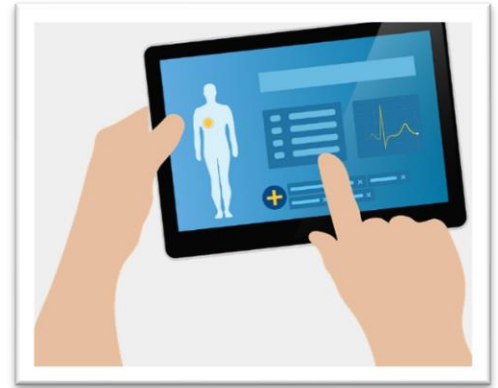
Telehealth is a covered benefit under most health insurance plans. Certain out-of-pocket costs may apply, in particular co-payments, deductibles, and co-insurance. These costs vary by insurer and plan type (PPO, HMO, High Deductible, etc.).

What's Covered?

Telehealth services can take place in a home, office, or health care setting, in particular a hospital or nursing home, and include:

- General health care, such as well visits;

- Follow-up care after surgery;

- Prescriptions for medicine, including refills;

- Treatment of chronic conditions, like diabetes or hypertension;

- Counseling for things like nutrition and mental health; and

- Diagnosis of minor ailments, such as sinusitis, allergies, cold, flu, back pain, urinary tract infections, and skin conditions.[2]

A provider might recommend remote patient monitoring (RPM) for long-term and post-acute care. RPM uses mobile medical devices and technology to collect health data outside of a clinical setting (typically from home) and electronically transmits that information securely to a provider.

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[1] Medical or "peripheral" devices collect and transmit high definition audio, video, images, and other health data to a provider electronically.
[2] HRSA. *Understanding telehealth*. Available at: telehealth.hhs.gov/patients/understanding-telehealth/.

Cost and Other Considerations

Insurers often sponsor their own telehealth program (through an online telehealth company).[3] This can be a good option to see a provider on-demand for certain urgent matters; some insurers offer a discount for using the service. There may be some restrictions with telehealth coverage, such as how many times a service can be used in a given year. Contact the insurer to verify what is allowed under a specific policy. The following websites provide more information about telehealth coverage by insurer.

Medicare

www.medicare.gov/coverage/telehealth

Maryland Medicaid

mmcp.health.maryland.gov/Pages/telehealth.aspx

Aetna

www.aetna.com/individuals-families/member-rights-resources/covid19/telemedicine.html

CareFirst

individual.carefirst.com/individuals-families/about-us/coronavirus-members-feel-sick.page

Cigna

www.cigna.com/individuals-families/member-resources/virtual-care-options

UnitedHealthcare

www.uhc.com/member-resources/health-care-tools/telehealth-virtual-care

Questions?

Contact Justine Springer, MHCC Program Manager

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[3] For more information about online telehealth companies: mhcc.maryland.gov/mhcc/pages/hit/hit/documents/HIT_Online_Telehealth_Company_Flyer.pdf.