# I can't do my telemedicine visit because... MY INSURANCE DOESN'T COVER TELEMEDICINE



#### WHAT DOES THIS MEAN?

This means your insurance plan will not pay for the expenses associated with a telemedicine appointment.

Insurance coverage for telemedicine is impacted by federal and state laws as well as insurance company policies. Before the COVID-19 pandemic, some insurance plans did not cover telemedicine appointments.

However, policy changes occurring within the COVID-19 environment have been rapidly developing on almost a daily basis.



## WHO CAN HELP?

- Call your insurance provider
- Call your provider's office
- Your <u>Family-to-Family Health</u>
   <u>Information Center</u>
- Dial 211 for essential community services
- State and local ombudsman
- Case manager or social worker



# WHAT ARE MY NEXT STEPS?

Your insurance provider can help.

Contact the number on the back of your insurance card. Questions to ask insurancee representative:

- Can you tell me the call reference number?
- Does my policy cover telehealth services?
- How do you define telehealth services?
   (What's included, does it have to be live video?)
- Are there any restrictions around the service, such as well visit only, or limitation of the # of visits per year?
- Does the service require any special documentation? Your provider's office can help.
  - Call your provider's office to ask what appointment you need and whether or not it is covered.
  - If not covered, ask how much the appointment costs and if there any discounts available.



### WHERE CAN I LEARN MORE?

- Center for Connected Health Policy the
- National Telehealth Policy Resource Center (CCHP)
  - CCHP can inform about telehealth-related laws, regulations, and Medicaid programs.
- Resource for changing rules state and federal regarding coverage
- Resource for changing rules, cost-sharing for patients in federal health care programs, billing, and reimbursement for telehealth services, private insurance FAQs
- Dial 211 for Essential Community Services



# www.FamilyVoices.org/telehealth

This program is supported by the Health Resources and Services Administration (HRSA) of the U.S. Department of Health and Human Services (HHS) as part of an award totaling \$1,000.000 with 0% financed with non-governmental sources. The contents are those of the authors and do not necessarily represent the official views of, nor an endorsement, by HRSA, HHS, or the U.S. Government. For more information, please visit HRSA.gov