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The Following document contains information on payor policies enacted or modified in light of the COVID-19 crisis. Please note that due to the constant influx of new information, this guide is not fully comprehensive and some of its contents may be subject to change. We recommend monitoring for updates from the Florida Department of Health, the Centers for Medicaid and Medicare Services, their contracted payors, and from the FMA. Nevertheless, we hope that these resources will help physicians navigate changing payor policies in this time of extraordinary uncertainty and need. Physicians with specific questions or that need any assistance with navigating through the COVID-19 epidemic are also welcome to the call the Florida Medical Association for direct assistance. Our in-house experts stand ready and willing to help assist you.

**Medicare Part B Telehealth Waiver.** Medicare has waived its originating site and geographic restrictions for telehealth services during this state of emergency. This means that Part B beneficiaries across Florida will now be eligible to receive telehealth services without leaving their homes. For details, please see the CMS Fact Sheet and FAQ Guide. Also, please check out our article on this waiver published on our website and in FMA News.

**Florida Blue Telehealth Policy Update.** Florida Blue has temporarily expanded access to certain telehealth services in light of COVID-19. These changes affect Florida Blue commercial plans and Medicare Advantage plans. Details concerning this policy change are provided in the link here. However, keep in mind that Florida Blue’s policy indicates that some patients with self-insured coverage may not be eligible for expanded access to telehealth services. Therefore, if you treat any patients with self-insured coverage or if you are...
uncertain as to their status, check with Florida Blue to ensure the commercially insured patients you are treating are eligible for these expanded benefits.

UnitedHealthcare Telehealth Policy Update. UnitedHealthcare has also temporarily expanded access to certain telehealth services in light of COVID-19. These policy changes affect UHC commercial plans, Medicaid plans, and Medicare Advantage plans. Details concerning this policy change are provided here, with FAQs provided here. However, keep in mind that UHC’s policy indicates that some patients with self-insured coverage may not be eligible for expanded access to telehealth services. Therefore, if you treat any patients with self-insured coverage or if you are uncertain as to their status, check with UnitedHealthcare to ensure the commercially insured patients you are treating are eligible for these expanded benefits.

Additional Commercial Payor Resources:
In light of COVID-19, Cigna, Aetna, and Humana have also offered guidance to providers with respect to the use of telemedicine services and COVID-19 related services. However, the terms of these policies vary substantially from one carrier to the next. Please visit the links below for more information.

- Cigna
- Aetna
- Humana

AMA Quick Guide to Telemedicine in Practice. This guide includes information on recent policy changes related to telehealth reimbursement under Medicare, coding and billing guidelines for telehealth services, and general information and resources on implementing telemedicine services into your practice.

Florida Medicaid Policy Update. The Agency for Health Care Administration (ACHA) has issued several policy changes during the State of Emergency related to COVID-19, including waivers for Medicaid beneficiary copayments. For details, please access the file here. In addition, please contact the Medicaid health plans you contract with directly to inquire about their telemedicine requirements and reimbursement rates as these policies may vary from one carrier to the next.

Florida Executive Order DOH No. 20-002
This executive order expands flexibility for providers who treat patients using telehealth in Florida. Details are provided below.

Out-of-state practitioners:
For the purposes of preparing for, responding to, and mitigating any effect of COVID-19, health care professionals that hold a valid, unrestricted, and unencumbered license in any state, territory and/or district may render such services in Florida. Physicians, PAs, and APRNs not licensed in this state may deliver health care services via telehealth so long as the care provided is within the applicable scope of practice established by Florida law or rule. Out-of-state practitioners may not hold themselves out as Florida licensed providers.

Medical Marijuana:
Qualified physicians may issue a physician certification for medical marijuana only for an existing qualified patient with an existing certification that was issued by that physician without the need for an in-person physical examination. Telehealth services may only be used to conduct the physical examination, all other minimum practice requirements and standards of care still apply to recertifications for medical marijuana.

Controlled Substances:
Physicians, PAs, and ARNPs that have designated themselves as a controlled substance prescribing practitioner on the practitioner profile, may issue a renewal prescription for controlled substances for an existing patient for the purpose of treating chronic nonmalignant pain without conducting an in-person physical examination. Telehealth services may only be used to conduct the physical examination, all other minimum practice requirements and standards of care still apply to renewal prescriptions for controlled substances.