Addressing Medicare Patient Telehealth Concerns & Practice Support

Telemedicine is an important tool to help care for your patients while staying safe as the COVID-19 pandemic evolves since some people are uncomfortable with coming into a provider’s office. Many providers are encouraging their patients to utilize telehealth during this time to avoid certain health issues from escalating or missing important health point check-ins. We have developed the following FAQ to assist you in explaining the benefits of telehealth to your patients. We have also included important telehealth practice support information.

What does telehealth mean?
Telehealth is a broad term that means using digital technology like a smartphone or computer and the internet to have an online medical visit with a clinician. It is also called telemedicine and e-health.

Why is a telehealth a good option for me right now?
There is no risk of exposure through a telehealth visit and appointments can usually be arranged quickly.

How easy is it to see a doctor with telehealth?
You will need a good internet connection, a computer or phone with a built-in microphone and possibly a camera to start the process. If you can navigate a search engine or use a phone app, telehealth might me a good option for you.

But I don’t have access to a digital device with video capability. Does this mean I can’t use telehealth?
No. There are three different types of visits designed to fit your needs based on the type of technology you have access to, and whether or not you are an established patient. We will be happy to assist you in determining what telehealth service will best fit your needs.

How can the doctor really know what’s wrong with me if I don’t see him/her in person?
The doctor can “see” you via a video screen, but in fact, it’s your medical history that provides about 90% of the clinical diagnosis. A virtual consultation can prevent unnecessary trips to a doctor’s office or an ER or urgent care. Think of these visits like a “virtual house call,” the doctor or nurse sees and diagnoses over a phone or computer screen.

How does a telehealth visit work?
A licensed provider will work to diagnose you by asking you simple questions about your symptoms and medical history. If necessary, the provider can then walk you through ways to carry out a self-examination, such as checking your temperature if a thermometer is available or checking for inflamed lymph nodes using your hands, as an example. If necessary, the telehealth provider can also write prescriptions for you and send to your pharmacy for pick up or arrange to have it sent to your home.

Is telehealth covered by my insurance?
Most insurance companies now cover telemedicine visits and your co-pay/deductible depends on your individual plan. It’s always a good idea to check your yearly evidence of coverage or call your insurance company directly for confirmation. In addition, some plans offer over-the-counter benefit allowances that you can use to purchase a thermometer, blood pressure cuff, etc. which can be very helpful in you communicating your vitals to the telemedicine provider.

What if a provider is unable to diagnose me through a telehealth visit?
If the telehealth provider is unable to fully diagnose your health concerns, they will work with you to figure out the best next steps whether that’s telling you to go to a specialist or visiting an urgent care center.
How will the telehealth provider communicate back to my PCP regarding the results of my visit?
You must request that the telehealth provider fax the information to your PCP. You will have to have the fax number of your PCP to do this.

**Important COVID-19 Practice Information Regarding Telehealth and Your Cigna Medicare Patients**

Cigna has eliminated the cost-share for all primary care, specialty care, and behavioral health care in-office or telehealth visits for non-COVID-19 related care and applies to services received by in network providers with DOS 6/1/2020-12/31/2020.

It is important for providers to use the codes associated with the different types of telehealth visits. The use of CPT II codes is one of the best ways to ensure the clinical work you do is captured.

For the latest Cigna Medicare COVID-19 Billing Guidelines, CPT and Diagnosis Codes regarding telehealth, please visit [MedicareProviders.Cigna.com](http://MedicareProviders.Cigna.com)

**Preventive screenings and clinical activity gaps can be closed by patients utilizing telehealth.**
Healthcare Effectiveness Data and Information Set (HEDIS) is a widely used set of health care performance metrics that rate the success of compliance with a given set of screening or clinical activities reporting to the National Committee for Quality Assurance (NCQA). These measures are calculated by health plans using claims, medical records, and lab data. Cigna offers HEDIS data to your practice to support closing any gaps in preventive screenings or clinical activities among your patients.

For a full list of these gaps and more detail on which ones can be closed virtually through telehealth technology, please reference the HEDIS/Telehealth Flyer at [MedicareProviders.Cigna.com > Practice Support](MedicareProviders.Cigna.com > Practice Support)

**Questions?**
Please reach out to your local Network Operations Representative or our Cigna Medicare Provider Customer Service team at 1-800-230-6138.