



AAFP Calls on Health Insurance Companies to Expand Coverage & Payment of Telehealth, Virtual Check-ins and E-visits

The American Academy of Family Physicians (AAFP) calls on Congress to require that all health insurance plans, including employer-sponsored plans regulated by the Employee Retirement Income Security Act or ERISA and all Medicaid Managed Care Organizations (MCO), be required to modify their benefit, coverage and payment policies to facilitate greater use of virtual care options for those patients impacted by SARS-CoV-2 or COVID-19 and for those patients who are seeking routine care for their current health conditions, but wishing to avoid unnecessary exposure to contracting COVID-19.

Specifically, we call on all health insurance plans to take the following actions:

- **Align Telehealth Coverage & Payment Policies with the CMS Directive**

Telehealth plays a critical role by offering a safe and cost-effective means of caring for patients while reducing the unnecessary risk of transmission. The AAFP strongly urges all health insurance companies to align with the telehealth provisions of the [Coronavirus Preparedness and Response Supplemental Appropriations Act of 2020](#) to improve access to care with their primary care physician, speed diagnosis and treatment, and limit the risk of person-to-person spread of the virus.

- **Expand Coverage & Payment of Virtual Check-ins and e-visits**

Additionally, the AAFP calls on all health insurance companies to cover virtual check-ins (HCPCS G2012) and e-visits (CPT 99421-99423 and G2061-G2063) and eliminate patient out-of-pocket costs for such services. Virtual check-ins allow a physician to assess whether an in-person visit is necessary, while e-visits allow patients to initiate contact with their physician for a quick evaluation and assessment that would otherwise have been provided in the office. Payment for these services not only provides vital financial support to physicians to keep them open for care but also reduces the risk of transmission by allowing patients to be assessed and monitored outside of the office.

- **Establish Parity for Telehealth Visits**

The AAFP request that telehealth services be covered at the same payment level as in-person physician visits (i.e., at parity). While we are encouraged that many payers have already announced their intent to implement such practices, it is important that all health insurance companies adopt this policy.

- **Amend Contract Language to Facilitate Virtual Care**

The AAFP urges all health insurance companies to proactively and automatically amend physician contracts to include payment for telehealth, virtual check-ins, and e-visits. In the midst of a national emergency, we feel it is appropriate to provide maximum flexibility to all family physicians so they can meet the needs of their patients and communities.

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