



DISCLAIMER: This document is current as of April 24, 2020, at 11:00 a.m. CT. Please check back as information will be updated as the AAFP receives additional information.

	Aetna (Policies apply to in-network providers only)	Anthem	Cigna	Humana	UHC
Originating and geographic site restrictions	✓Waived	--	--	✓Waived	✓Waived
Out-of-Pocket Costs					
<i>COVID-19 Screening</i>	✓Waived	✓Waived	✓Waived for COVID-19 laboratory testing and diagnostic COVID-19 related laboratory tests (other than the COVID-19 test)	✓Waived	✓Waived
<i>Telemedicine Visits</i>	✓Waived for all visits, regardless of diagnosis	✓Waived (in-network providers only; cost shares not waived for out-of-network providers)	✓Waived for telehealth screenings for COVID-19	✓Waived for COVID and non-COVID-related visits when provided by an in-network provider. Waived for COVID-related visits for out-of-network providers.	✓Waived for COVID and non-COVID-related visits for in-network providers.
<i>Digital Service (Virtual Check-ins/e-visits)</i>	✓Waived	If services are covered face-to-face, they would be covered via telehealth, and cost-sharing would be waived.	✓Waived for G2012 for all services, including those not related to COVID-19	✓Waived for COVID and non-COVID-related visits when provided by an in-network provider. Waived for COVID-related visits for out-of-network providers.	
<i>Office Visits</i>	✓Waived for visits that result in the ordering or administration of the COVID-19 test	✓Waived for visits related to COVID-19 testing	✓Waived for visits related to COVID-19 testing	✓Waived for physician office or ED visit that result in the ordering or administration of the COVID-19 test	✓Waived for visits related to COVID-19 testing
Covers Telephone Visits (CPT 99441-99443)	✓Covered - minor acute evaluation and management services*	✓Covered - in-network and out-of-network providers*	No	✓Yes	✓Yes, UHC has waived the audio-video requirement for telehealth services. See FAQ for additional details.
Covers Virtual Check-ins (HCPCS G2012 and G2010)/e-visits (CPT 99421-99423)	✓Yes	Yes	✓Yes, Virtual Check-ins (G2012)	✓Yes	✓Yes
Parity	✓Yes	✓Yes, see Payer FAQ for details	✓Yes, see Payer FAQ for details	✓Yes	✓Yes, see Payer FAQ for details
Contracting	Any in-network physician can bill for telehealth services	Yes - all contracted providers can provide telehealth and telephonic services if clinically appropriate**	In-network providers	Any in-network physician can bill for telehealth services	Telehealth claims will be paid for all in-network and out-of-network providers**

* The AAFP is seeking additional information regarding which CPT codes are included.

**The AAFP is seeking additional information on this policy and is strongly advocating for payment of all telehealth services for in-network providers, regardless of existing contract restrictions.