

COVID-19 information from Anthem Blue Cross

This communication applies to the Medicaid, Medicare Advantage and Medicare-Medicaid Plan (MMP) programs for Anthem Blue Cross (Anthem).

Anthem will update FAQs as more information becomes available. Providers should visit the [California provider communications COVID-19 page](#) homepage for the latest information from Anthem about COVID-19.

Anthem is closely monitoring COVID-19 developments and what it means for our customers and healthcare provider partners. Our clinical team is actively monitoring external queries and reports from the Centers for Disease Control and Prevention (CDC) to help us determine what action is necessary on our part. Providers may also visit <https://www.dhcs.ca.gov/Pages/DHCS-COVID%E2%80%91Response.aspx> for information from the CA Department of Healthcare Services.

To help address care providers' questions, Anthem has developed the following frequently asked questions:

Waiver of member cost shares

Will Anthem waive member cost shares related to screening and/or testing for COVID-19?

- **Screening and testing:** Yes, as of March 5, 2020, and until further notice, cost shares — including copays, coinsurance and deductibles for COVID-19 — will be waived by Anthem or its delegated entities for screening and testing for COVID-19. Test samples may be obtained in many settings including a doctor's office, urgent care, ER or even drive-thru testing once available. While a test sample cannot be obtained through a telehealth visit, the telehealth provider can connect members with testing.
- **Treatment:** Yes, effective April 1, 2020 through December 31, 2020, Anthem and its delegated entities will waive cost shares for members undergoing treatment related to a COVID-19 diagnosis.

Anthem will reimburse health care providers according to standard reimbursement rates, depending on provider participation and benefit plan. Anthem will continue to monitor and comply with state and federal guidelines.

Prior authorization

Does Anthem require a prior authorization for screening or testing for COVID-19?

No, prior authorization is not required for screening or testing related to COVID-19 testing.

Is Anthem changing its requirements for prior authorization?

* LiveHealth Online is an independent company providing telehealth services on behalf of Anthem Blue Cross.

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Blue Cross of California is contracted with L.A. Care Health Plan to provide Medi-Cal Managed Care services in Los Angeles County.

Anthem Blue Cross Cal MediConnect Plan is a health plan that contracts with both Medicare and Medi-Cal to provide benefits of both programs to enrollees.

Anthem BC Health Insurance Company is the trade name of Anthem Insurance Companies, Inc. Anthem Blue Cross, Anthem Blue Cross Life and Health Insurance Company and Anthem BC Health Insurance Company are independent licensees of the Blue Cross Association.

Anthem recognizes the intense demands facing doctors, hospitals and all health care providers in the face of the COVID-19 pandemic. As of March 27, 2020, and until further notice, Anthem and its delegated entities will suspend select prior authorization requirements, to allow health care providers to focus on caring for patients diagnosed with COVID-19. These adjustments apply to members of all lines of business. The suspension of select prior authorization is inclusive of the following:

Inpatient and respiratory care

- **Prior authorization requirements are suspended for patient transfers through May 30, 2020:** All hospital inpatient transfers to lower levels of care (by land only). Although prior authorization is not required, Anthem requests voluntary notification via the usual channels to aid in our members' care coordination and management.
- **The 21-day inpatient requirement** before transferring a patient to a long-term acute care hospital is suspended through May 31, 2020.
- **Extending the length of time a prior authorization issued on or before May 30, 2020,** is in effect for elective inpatient and outpatient procedures an additional 180 days. This will help prevent the need for additional outreach to Anthem to adjust the date of service covered by the authorization.
- **Concurrent review for discharge planning** will continue unless required to change by federal or state directive.
- **Prior authorization requirements are suspended for COVID-19 Durable Medical Equipment** including oxygen supplies, respiratory devices and continuous positive airway pressure (CPAP) devices for patients diagnosed with COVID-19, along with the requirement for authorization to exceed quantity limits on gloves and masks.
- **Respiratory services** for acute treatment of COVID-19 will be covered. Prior authorization requirements are suspended where previously required.

Telehealth and telephonic-only services

What member cost-shares will be waived by Anthem for virtual care through telehealth and telephonic-only?

For in-network providers, effective March 17, 2020, through September 30, 2020, Anthem and its delegated entities will waive member cost share for telehealth (video + audio) and telephone-only visits from in-network providers, including visits for behavioral health, for our fully-insured employer, individual, Medicare and Medicaid plans where permissible. For out-of-network providers, Anthem is waiving cost shares for services received from March 17, 2020, through June 14, 2020. Cost sharing will be waived for members using Anthem's telemedicine service, LiveHealth Online, as well as care received from other providers delivering virtual care through internet video + audio services.

What modifier is appropriate to waive member cost sharing for COVID-19 testing and visits related to testing?

Anthem looks for the CS modifier to identify claims related to evaluation for COVID-19 testing. This modifier should be used for evaluation and testing services in any place of service.

Will Anthem cover virtual care through telehealth and telephone-only?

Effective March 19, 2020, and until further notice, Anthem and its delegated entities will cover telehealth and telephone-only medical and behavioral health services from in-network providers and out-of-network providers for COVID related services, and for non-COVID related services only when there is an out-of-network benefit.

Anthem will not waive cost shares for telehealth services for out-of-network providers, except for COVID-19 screening.

Will Anthem cover telephonic only services in addition to telehealth via video + audio?

Anthem will cover telephone-only medical and behavioral health services from in-network providers and out-of-network providers. Anthem will waive associated cost shares for in-network providers only except where a broader waiver is required by law.

Is the option to deliver services via telehealth available for all types of services?

Yes, until further notice, so long as it is medically appropriate to render the services via telehealth.

Exceptions for Medi-Cal members include chiropractic services, physical, occupational, and speech therapies. At this time the DHCS has not authorized these services for telehealth or telephone.

Does the provider have to be physically present in their office when providing services via telehealth?

No. If the provider can effectively deliver services via telehealth from another location (e.g., the provider's home), while also maintaining the patient's privacy the services are payable.

What is the reimbursement rate for telehealth and telephonic-only services?

As required by the State of California, telehealth and telephonic services must be paid at the same rate, whether a service is provided in-person or through telehealth or telephonically, if the service is the same regardless of the modality of delivery, as determined by the provider's description of the service on the claim.

Can all contracted providers provide telehealth and telephonic-only services?

Yes. All Anthem contracted providers can provide telehealth and telephonic services if clinically appropriate.

Is Anthem's vendor, LiveHealth Online, prepared for the number of visits that will increase to telehealth?

As there is a heightened awareness of COVID-19 and more cases are being diagnosed in the United States, LiveHealth Online is increasing physician availability and stands ready to have doctors available to see the increase in patients, while maintaining reasonable wait times.

What is the best way that providers can get information to Anthem's members on Anthem's alternative virtual care offerings?

The website <https://www.anthem.com/ca/coronavirus> is a great resource for members and providers with questions, and is being updated regularly.

Anthem members have access to telehealth 24/7 through LiveHealth Online. Members can access LiveHealth Online at <https://livehealthonline.com> or by downloading the LiveHealth Online app from the App Store or Google Play.

Anthem members also can call the Anthem 24/7 NurseLine at the number listed on their Anthem ID card to speak with a registered nurse about health questions.

As of March 17, 2020 Anthem and its delegated entities will waive, until further notice, any member cost share for telehealth or telephonic visits provided by in-network provider, including visits for mental health. Cost shares will be waived for members using Anthem's telemedicine service, LiveHealth Online, as well as care received from other telehealth providers.

Coding, billing and claims

How should a provider bill for services delivered via telehealth or telephone during the State of Emergency, when the provider would normally deliver the services in-person?

During the COVID-19 State of Emergency, when a provider delivers a service via telehealth that the provider would normally deliver in-person, the provider should document and bill the service(s) as follows:

- Thoroughly document the visit as if the visit had occurred in person.
- Use the CPT code(s) for in-office visit for the particular service(s) rendered. Do not use telehealth or telephonic CPT codes.
- Use Place of Service 02 to designate telehealth.
- Use modifier 95 or GT for synchronous rendering of services, or GQ for asynchronous.
 - **Medi-Cal Exception** – use modifier 95 for synchronous rendering of services, or GQ for asynchronous.

What diagnosis codes would be appropriate to consider for a patient with known or suspected COVID-19?

The CDC has provided coding guidelines related to COVID-19

<https://www.cdc.gov/nchs/data/icd/COVID-19-guidelines-final.pdf>

Should providers who are establishing temporary locations to provide health care services during the COVID-19 emergency notify Anthem of new temporary addresses?

Providers do not need to notify Anthem of temporary addresses for providing health care services during the COVID-19 emergency. Providers should continue to submit claims specifying the services provided using the provider's primary service address along with their current tax ID number.

How does a provider submit a telehealth visit with an existing patient that lives in a bordering state?

For providers (e.g., in bordering states) who were previously seeing members in approved locations that met state and/or CMS billing requirements, effective March 17, 2020 and until further notice, a provider may submit a telehealth claim using the primary service address where they would have normally seen the member for the face-to-face visit.

How is Anthem reimbursing participating hospitals that perform COVID-19 diagnostic testing in an emergency room or inpatient setting?

Reimbursement for COVID-19 testing performed in a participating hospital emergency room or inpatient setting is based on existing contractual rates inclusive of member cost share amounts waived by Anthem.

Claims audits, retrospective review and policy changes

Anthem will adjust the way we handle and monitor claims to ease administrative demands on providers:

- **Hospital claims audits** requiring additional clinical documentation will be limited through June 24, 2020, though Anthem reserves the right to conduct retrospective reviews with expanded lookback recovery periods. To assist providers, Anthem can offer electronic submission of clinical documents through the provider portal.
- **Retrospective utilization management review** will also be limited through June 24, 2020, and Anthem reserves the right to conduct retrospective utilization management review of these claims when this period ends and adjust claims as required.
- **Our special investigation programs** targeting provider fraud will continue, as well as other program integrity functions that ensure payment accuracy.

Anthem will continue to administer claims adjudication and payment in line with our benefit plans and state and federal regulations, including claims denials and appeals where applicable. Our timely filing requirements remain in place, but Anthem is aware of limitations and heightened demands that may hinder prompt claims submission.

Provider credentialing

Through June 24, 2020, Anthem will continue to process provider credentialing within the standard timeframe. If we are unable to verify provider application data due to disruptions to licensing boards and other agencies then we will verify this information when available.

If Anthem finds that a practitioner fails to meet our minimum criteria because of sanctions, disciplinary action etc., we will follow the normal process of sending these applications to committee review which may add to the standard timeframe. We will monitor and comply with state and federal directives regarding provider credentialing.

Prescription drugs

Can members obtain an extra 30-day refill of a prescription drug?

Yes. We are also allowing members to obtain an extra 30-day supply of medication when medically appropriate and permitted by state and federal law. We are also encouraging that when member plans allow that they switch from 30-day home delivery to 90-day home delivery.

General questions

Does Anthem have recommendations for reporting, testing and specimen collection?

The CDC updates these recommendations frequently as the situation and testing capabilities evolve. See the latest information from the CDC: <https://www.cdc.gov/coronavirus/2019-nCoV/hcp/clinical-criteria.html>.

What diagnosis codes would be appropriate to consider for a patient with known or suspected COVID-19?

The CDC has provided coding guidelines related to COVID-19:

<https://www.cdc.gov/nchs/data/icd/ICD-10-CM-Official-Coding-Guidance-Interim-Advice-coronavirus-feb-20-2020.pdf>.

In case of mass epidemic, how can you ensure that your contracted providers can still provide services?

Anthem is committed to working with and supporting its contracted providers. Our benefits already state that if members do not have appropriate access to network doctors that we will authorize coverage for out-of-network doctors as medically necessary.

In addition, Anthem's telehealth provider, [LiveHealth Online](#), is another safe and effective way for members to see a doctor to receive health guidance related to COVID-19 from their home via mobile device or a computer with a webcam.

Are you aware of any limitations in coverage for treatment of an illness/virus/disease that is part of an epidemic?

Our standard health plan contracts do not have exclusions or limitations on coverage for services for the treatment of illnesses that result from an epidemic.

What financial assistance is available for care providers during the COVID-19 crisis?

The CARES Act provides financial relief to lessen the impact of the COVID-19 crisis. Included in the law are new resources to address the economic impact of COVID-19 on employers of all sizes. The Act expands existing federal loan programs, creates new tax credits, postpones employment tax payments, and includes additional tax relief. To help care providers navigate the resources available to them, Anthem has compiled information on programs we have learned about that could provide additional financial relief during this crisis. This information can be found [here](#).

Does Anthem expect any slowdown with claim adjudication because of COVID-19?

We are not seeing any impacts to claims payment processing at this time.

Do these guidelines apply to members enrolled in the Federal Employee Program (FEP®) through the Federal Employees Health Benefits Program?

Where permissible, these guidelines apply to FEP members. For the most up-to-date information about the changes FEP is making, go to <https://www.fepblue.org/coronavirus>.

Does Anthem have recommendations for COVID-19 preventive health and clinical guidance?

Refer to the latest information found on the CDC COVID-19 website: <https://www.cdc.gov/coronavirus/2019-nCoV>, as well as information found on local County Department of Public Health websites.