By Jarrod Fowler, MHA  
FMA Director of Health Care Policy & Innovation

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
- Molina Health — COVID-19 Provider Notification
- Interim Final Rule with Comment Period (IFC):
  Medicare and Medicaid COVID-19 Policy and
  Regulatory Changes

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 benefi-
ciary 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 mitigat-
ing 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 prac-
titioner 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.