

Applies to: Fully Insured and SHBP/SEHBP members

COVID-19 Update: Expanding Telemedicine Coverage to Include Telephone Visits

To make it easier for members to get care during this time, Horizon Blue Cross Blue Shield of New Jersey (Horizon BCBSNJ) announced it is relaxing telemedicine rules to allow telephone visits with providers.

As previously announced, members will have no out-of-pocket costs for telemedicine visits, which now include common video platforms such as Facetime and Skype as well as telephone-only, when delivered by an in-network health professional. This change applies to covered services including diagnosis or treatment of COVID-19, routine care, therapy, mental health and substance use care.

Members who have out-of-network benefits and choose to get care from out-of-network providers may still get covered services from their preferred health care professional using these platforms or by phone, but they remain responsible for out-of-network cost-sharing payments according to the terms of their individual policy.

The change applies to Horizon BCBSNJ's fully insured members, including those covered through Medicaid, Medicare, Individual and Small Group policies along with the State Health Benefits Program (SHBP) and School Employees' Health Benefits Program (SEHBP).

Other self-insured health plans are responsible for the specific plan designs they choose to offer to their employees, and we will continue to work with them to administer their plan designs as directed.

Effective immediately and through June 30, 2020, unless extended, Horizon BCBSNJ is:

- **Relaxing its telemedicine rules to allow members to receive covered services by telephone**
 - Relaxation applies to covered services delivered by video or telephone from in-network and out-of-network health professionals.
- **Waiving member cost-sharing for covered services provided by an in-network health care professional for telemedicine visit.**
 - Applies to all covered services delivered by telemedicine including those provided by primary care doctors, specialists, therapists, mental health and substance use treatment professionals, or urgent care doctors.
 - For covered services provided by telemedicine from an out-of-network provider, cost-sharing is NOT waived and members will incur out-of-pocket costs according to the specific out-of-network benefits in their plan.

If you have any questions, please contact your Horizon BCBSNJ sales executive or account manager.