

# Relaxing Rules to Enable Telephonic Visits

March 23, 2020

[COVID19](#) [media](#)

Horizon Blue Cross Blue Shield of New Jersey (Horizon BCBSNJ) is announcing a second expansion of our effort to make it easier for members to get care from their doctors and other health care professionals by relaxing telemedicine rules to allow telephone visits with providers. As previously announced, members will incur no out-of-pocket costs for telemedicine visits, now including telephone care, when delivered by an in-network health professional. This change applies to all covered services including diagnosis or treatment of COVID-19, routine care, therapy, mental health and substance use care. This is effective immediately and, along with all previously announced COVID-related adjustments and cost-sharing waivers, is in effect through June 30, 2020 unless extended.

“This modification empowers our members, including our Medicare and Medicaid members, to more easily follow social distancing guidelines while still getting care from the doctors and health professionals they depend on,” said **Kevin P. Conlin, Chairman, President and CEO of Horizon BCBSNJ**. “Whether for routine care, an assessment related to possible COVID-19 infection or for mental health counselling, this change reflects Horizon’s commitment to put the health and well-being of our members and their preferred health professionals first.”

Horizon BCBSNJ is waiving member cost-sharing for covered telemedicine visits, which now include common video platforms such as Facetime and Skype as well as telephone-only, with in-network health professionals. Members seeking 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.

These changes, which align with Departmental actions announced by Governor Murphy on March 22, 2020, take effect immediately for 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, 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.
- **Ensuring provider reimbursements are consistent with existing policies.**
  - For covered services rendered by common video platforms or telephone, providers will be reimbursed at the same rates as if the service was provided in office. Specific guidance for providers is available at [www.HorizonBlue.com/providernews](http://www.horizonblue.com/providernews) < <http://www.horizonblue.com/providernews>> and <https://www.horizonnjhealth.com/providernews> < <https://www.horizonnjhealth.com/providers/news/updates-and-announcements/providing-telephonic-care-no-costs-to-members>> .
  - Mental health service professionals are reminded that Horizon BCBSNJ maintains an open network for mental health professionals and encourages you to join our network: <https://www.horizonblue.com/providers/why-join/join-our-networks> < <https://www.horizonblue.com/providers/why-join/join-our-networks>>

These, and previously announced modifications to cost-sharing and telemedicine, are in effect through June 30, 2020. Horizon may extend this date as the COVID-19 dynamics evolve.