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## Quality Institute Guide to Telehealth in New Jersey: Patient Access to Telehealth Services in New Jersey during the COVID-19 Pandemic *As of March 31<sup>st</sup>, 2020*

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As the COVID-19 pandemic continues, telehealth is quickly becoming the most widely used option for patients across the state to receive care. In fact, many health care providers who previously did not perform telehealth visits with their patients are now swiftly adopting virtual visit options, in order to safely see as many people as possible during the pandemic.

Patients are encouraged to use telehealth for visits when possible during the COVID-19 pandemic. Virtual health care visits:

- Allow patients to access care for many conditions without leaving their home and risking exposure
- Help keep patients out of the emergency department
- Protect health care providers by reducing their exposure
- Reduce the potential of COVID-19 spreading through communities



### What You Need to Know:

Collectively, insurers, as well as both the federal and the state government have issued payment policies to increase access to telehealth services in response to the COVID-19 public health crisis. Additionally, the State of New Jersey is allowing<sup>1</sup> out-of-state providers to provide telehealth services to New Jersey residents, under certain circumstances.

Moreover, telehealth visits with various types of providers are now covered by most insurance plans, so that patients only have to pay the same cost as an in-person visit, or no cost at all for a telehealth visit. For more information about your access to telehealth visits, we recommend that you reach out to your health care provider to see if they provide telehealth options, as well as reaching out to your insurance plan to confirm any cost changes during the COVID-19 pandemic. And when possible, we recommend that you seek

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*For the most up-to-date information, please refer to your insurer's website, as well as the [New Jersey Medicaid](#) and [the New Jersey Department of Banking & Insurance](#) websites.*

telehealth care from your existing team of medical providers, whom you have an existing relationship with and who are already familiar with your medical records.

### Available Telehealth Resources

*(Sorted by Type of Coverage and Insurance Provider):*

In the below charts, we've compiled available telehealth resources that are provided to people insured by New Jersey regulated commercial and state plans; including New Jersey regulated fully insured commercial plans, New Jersey Medicaid Managed Care Organizations, and the New Jersey State Health Benefit Programs. In contrast, if you get your insurance through an employer or other source, it may not be regulated by the State of New Jersey. *If you are unsure of your plan type, check the back of your insurance card for more information about the benefit provider and call the Customer Service phone number or access the member portal.*

New Jersey Medicaid Managed Care Organizations			
Health Plan	Plan Resources on Telehealth	Nurse Line <i>Patients can chat with a nurse to answer basic health questions and address certain concerns.</i>	Information on Access to Health Care Provider Based Service for Telehealth in response to COVID-19 <i>This Guidance is applicable until at least mid-June and will continue to be reevaluated.</i>
Aetna Better Health	<a href="https://www.aetnabetterhealth.com/newjersey/providers/telehealth#">https://www.aetnabetterhealth.com/newjersey/providers/telehealth#</a>	1-855-232-3596, TTY 711	<ul style="list-style-type: none"> <li>A NJ licensed provider can provide the service from any site to the patient at any location.</li> </ul>

*For the most up-to-date information, please refer to your insurer's website, as well as the [New Jersey Medicaid](#) and [the New Jersey Department of Banking & Insurance](#) websites.*

Amerigroup	<a href="https://www.myamerigroup.com/nj/care/getting-care.html">https://www.myamerigroup.com/nj/care/getting-care.html</a>	1-800-600-4441	<ul style="list-style-type: none"> <li>• These services can be provided by phone only as well as via video call.</li> <li>• The network provider may seek reimbursement.</li> <li>• There is no cost to the patient.</li> <li>• Patients can establish a relationship and receive care in same telehealth service.</li> <li>• Patients should contact their provider's office (or other provider) for the availability of telehealth services.</li> <li>• All insurers must also post information about this on their website.</li> </ul> <p>For more information, please visit: <a href="https://www.state.nj.us/humanservices/news/press/2020/approved/20200323.html">https://www.state.nj.us/humanservices/news/press/2020/approved/20200323.html</a></p>
HorizonNJ Health	<a href="https://www.horizonhealthnews.com/horizon-eliminates-cost-sharing-for-qualified-in-network-telemedicine-services/">https://www.horizonhealthnews.com/horizon-eliminates-cost-sharing-for-qualified-in-network-telemedicine-services/</a>	1-800-711-5952	
United Community	<a href="https://www.uhccommunityplan.com/nj/medicaid/familycare">https://www.uhccommunityplan.com/nj/medicaid/familycare</a>	1-800-941-4647 TTY:711	
WellCare	<a href="https://www.wellcare.com/New-Jersey/COVID-19/Medicaid-Provider/Telehealth-Guidance">https://www.wellcare.com/New-Jersey/COVID-19/Medicaid-Provider/Telehealth-Guidance</a>	1-888-453-2534 TTY 711	

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<b>Fully Insured Commercial Market</b>			
<b>Insurance Provider</b>	<b>Access Information for Health Plan's Telehealth Provider</b>	<b>Nurse Line</b> <i>Patients can chat with a nurse to answer basic health questions and address certain concerns</i>	<b>Information on Access to Health Care Provider Based Service for Telehealth in response to COVID-19</b> <i>This Guidance is applicable until at least mid-June and will continue to be reevaluated</i>
Aetna	Telehealth can be accessed here <a href="https://member.teladoc.com/aetna">https://member.teladoc.com/aetna</a>		<ul style="list-style-type: none"> <li>• Telehealth can be accessed via network providers without cost-sharing by the patient.</li> <li>• Patients can request in-plan exceptions to access out-of-network telehealth providers if network telehealth providers are not available including but not limited to mental health and behavioral health providers, physical therapists, occupational therapists, and speech therapists.</li> <li>• Patients should contact their provider's office for the availability of telehealth services. The provider will be able to seek reimbursement.</li> </ul>
Ameri-Health NJ	Telehealth can be accessed here <a href="https://members.mdlive.com/amerihealthnj/landing_home">https://members.mdlive.com/amerihealthnj/landing_home</a>	1-888-624-3096	
Horizon	Telehealth can be accessed here <a href="https://www.horizoncareonline.com/landing.htm">https://www.horizoncareonline.com/landing.htm</a>	1-800-556-1555	

*For the most up-to-date information, please refer to your insurer's website, as well as the [New Jersey Medicaid](#) and [the New Jersey Department of Banking & Insurance](#) websites.*

Oscar	Telehealth can be accessed here <a href="https://www.hioscar.com/doctor-on-call">https://www.hioscar.com/doctor-on-call</a>	1-877-597-7801	<ul style="list-style-type: none"> <li>• Insurers must also post information about this on their website and encourage their network providers to use telehealth services.</li> <li>• Insurers must review their telehealth networks to ensure adequacy.</li> <li>• Insurers must update their policies to include reimbursement for telehealth services that are provided by a provider in any manner that is practicable, including, if appropriate, and clinically appropriate, by telephone.</li> </ul> <p>More information is available here: <a href="https://www.state.nj.us/dobi/bulletins/blt20_07.pdf">https://www.state.nj.us/dobi/bulletins/blt20_07.pdf</a></p>
United	Telehealth can be accessed here <a href="https://www.uhc.com/individual-and-family/member-resources/health-care-tools/virtual-visits">https://www.uhc.com/individual-and-family/member-resources/health-care-tools/virtual-visits</a>		

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State Health Benefit Plan			
Insurance Provider	Access Information for Health Plan's Telehealth Provider	Nurse Line <i>Patient can chat with a nurse to answer basic health questions and address certain concerns</i>	Information on Access to Health Care Provider Based Service for Telehealth in response to COVID-19 <i>This Guidance is applicable until at least mid-June and will continue to be reevaluated</i>
SHBP/SEHBP (Horizon)	Telehealth can be accessed here: <a href="https://www.horizonblue.com/members/plans-services/horizon-careonline">https://www.horizonblue.com/members/plans-services/horizon-careonline</a>	1-800-414-SHBP (7427)	<ul style="list-style-type: none"> <li>• Telehealth can be accessed via in-network providers without cost-sharing by the patient.</li> <li>• The insurer has been instructed to expand access to telehealth to include network providers outside of normal network, including both mental and physical health providers in their network.</li> </ul>
SHBP/SEHBP Medicare Advantage (Aetna)	Telehealth can be accessed here: <a href="https://member.teladoc.com/aetna">https://member.teladoc.com/aetna</a>	1-800-556-1555	

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Medicare			
Medicare FFS			<ul style="list-style-type: none"> <li>• Medicare can pay for office, hospital, and other visits furnished via telehealth across the country and including in patient's places of residence starting March 6, 2020.</li> <li>• Patients should contact their provider's office for the availability of telehealth services.</li> <li>• The provider will be able to seek reimbursement.</li> </ul>

<sup>1</sup> Out of state licensees can have an expedited NJ license processed if they are licensed in another state and in good standing. The form is available here: <https://www.njconsumeraffairs.gov/Documents/all-accelerated.pdf>