

Ensuring access to telehealth services for Coloradans



Health plans in Colorado provide coverage for a variety of telehealth services to meet the needs of their members. We encourage Coloradans to access their telehealth platforms for routine care and in times of emergency when staying at home can protect providers and other Coloradans.

Telehealth services may be different for individuals depending on the type of plan they have. For Coloradans whose insurance cards include “CO DOI” the following applies:

CO DOI on your insurance card

- **Carriers must reimburse** in-network telehealth providers at the same rates they reimburse for in-person consultations. This means that co-payments, coinsurance, or deductible amounts will typically be equal regardless of whether someone is receiving care in-person or through telehealth services.
- **The availability of telehealth services** cannot be substituted for in-person provider access within a network. This means that carriers are still required to meet network adequacy rules regardless of the reach of their telehealth offering.
- **Health plans are not required** to reimburse providers for consultations by phone, facsimile or email unless through a HIPAA-compliant application and for services that include both an audio and visual interaction between the patient and provider.

Telehealth for COVID – 19 (During the state of emergency)

- Health plans are waiving all cost shares for in-network telehealth services on their platforms.
- Health plans will cover at least one early refill of all necessary prescriptions to ensure covered individuals have access to necessary medications.
- Health plans are waiving cost shares for COVID-19 testing, in-network provider office visits, in-network urgent care visits, and for emergency room visits when a covered person is seeking testing for COVID-19.
- If an in-network provider is unable to conduct testing for COVID-19, carriers will cover testing from an out of network provider.

Many health plans are also offering additional benefits related to COVID-19. Those benefits may or may not apply to Coloradans whose insurance is chosen by, and provided through, their employer and regulated at the federal level (so-called ERISA plans). To understand what your carriers offers, visit their websites for COVID-19 here, or visit their telehealth platforms below:

[Aetna](#)

[Anthem](#)

[Bright Health](#)

[Cigna](#)

[Denver Health Medical Plan](#)

[Friday Health Plans](#)

[Humana](#)

[Rocky Mountain Health Plans:](#)

- [Medicaid, Dual Eligibles & CHP+](#)
- [Commercial members](#)

[Kaiser Permanente](#)

[United Health Care](#)

