Ensuring Access to Telehealth Services for Coloradans During the COVID-19 Emergency

CAHP members are committed to the health and well-being of Coloradans and to helping the health care system meet the challenges posed by the Coronavirus strain COVID-19. Colorado’s health plans are working closely with our provider partners and health experts to ensure that Coloradans have access to timely, clinically appropriate testing and treatment.

Carriers have proactively taken a number of steps to make access to care during the emergency easier for patients and providers including expanding and encouraging telehealth services. By waiving cost-sharing for telehealth services and expanding telemedicine programs, health plans are facilitating care for Coloradans who are at home and need care. Telehealth programs are helping to ease the burden on our health care system, allowing hospitals and providers to care for people who need it most, while limiting the exposure of health care workers to the disease.

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:

**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 reimburse providers for medically necessary services provided through telehealth, including behavioral health, mental health, substance use disorder, occupational therapy, speech therapy, and physical services as well as remote monitoring of patients.
- Health plans are reimbursing 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 in-person care or through telehealth services.
- Health plans are covering at least one early refill of all necessary prescriptions to ensure covered individuals have access to necessary medications.
- Health plans are waiving limitations on the technologies used to deliver telehealth services, permitting the use of all audio visual and telephone communications systems, including audio only telephone calls and non-public facing live video technologies.
- Health plans are reimbursing for the use of remote communications technologies that do not fully comply with HIPPA requirements in connection with the good faith provision of telehealth services during the COVID-19 emergency.

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
- Kaiser Permanente
- Rocky Mountain Health Plans: 
- Medicaid, Dual Eligibles & CHP+
- Commercial members
- United Health Care