

MEMORANDUM

DATE: 13th March 2020
TO: Health Insurers
FROM: Dr. Ricky C. Brathwaite, CEO Bermuda Health Council
RE: COVID-19 Response re: Telehealth Coverage

Given the potential impact of COVID-19 on public health, this memo provides recommended guidance for eligibility to provide, and be reimbursed for telehealth services beginning on 16th March 2020.

Recommendation for Patient Eligibility:

- Patient must have an active health insurance policy with a local health insurance provider licensed by the Bermuda Health Council to provide health insurance business, and at least one of the following:
 - displaying, describing or experiencing active symptoms reflective of COVID-19
 - have a positive COVID-19 test result
 - immunocompromised
 - 70 years or older
 - directly responsible for providing care to someone who is immunocompromised
 - pregnant
 - breastfeeding
 - parent of a new baby

Recommendation for Provider Eligibility:

- Must be registered with the Bermuda Health Council's Provider Advantage Programme
- Must complete the Health Council *Temporary Approval Request Form (available 16th March)*

Recommendation for Benefit Limitations:

- Coverage is for a period not exceeding 60 days with a required 30-day update due to the insurer, from the provider, before claims are to be paid for the second half of the 60-day period
- Extensions beyond this 60 days can be granted on a case-by-case basis
- No co-pays can be charged for care provided under this reimbursement structure
- Reimbursement is to be submitted using the usual health insurance claims form, including a relevant diagnosis code (per eligibility requirement) and including one of the following CPT codes and their associated Relative Value Unit (CF: 83.7):
 - 99441 (RVU: 0.39): Phone evaluation and management by physician or qualified health professional 5-10 min. **\$32.64**
 - 99442: (RVU: 0.76): Phone evaluation and management by physician or qualified health professional 11-20 min. **\$63.61**
 - 99443: 99442: (RVU: 1.12): Phone evaluation and management by physician or qualified health professional 21-30 min. **\$93.74**
 - 99444 (RVU: 0.92): Online evaluation and management by physician or qualified health professional. **\$77.00**

Recommended Reimbursement Requirements

- Prior notice in writing is submitted to the applicable insurer indicating the intent to submit telemedicine claims on behalf of the patient.
- The written notice should indicate which of the eligibility criteria are applicable.
- The notice should also include any confirmation that, for patients displaying symptoms, a request for COVID-19 screening or a request for COVID-19 testing has been submitted to the Senior Medical Officer.

The above guidance represents the recommendation for reimbursement during this COVID-19 threat. If you have any questions or concerns, please send via email (healthcouncil@bhec.bm)

A handwritten signature in black ink, reading "Ricky Brathwaite". The signature is written in a cursive style with a horizontal line extending from the end of the name.

Dr. Ricky C. Brathwaite, PhD, MS, MSHS
Chief Executive Officer
Bermuda Health Council