



**SUBJECT:** Mandated Telehealth Coverage

**SENT:** March 17, 2020

On March 15, Massachusetts Governor Charlie Baker issued an order expanding access to telehealth services and to protect health care providers. Based on guidance from the MA Department of Public Health, the order states that all commercial insurers, self-insured plans, and the Group Insurance Commission are now required to cover medically necessary telehealth services related to COVID-19 testing and treatment. Insurers must do this without requiring cost-sharing of any kind – such as co-pays and coinsurance – for testing and treatment.

As we continue our efforts to limit the spread of COVID-19, such as social distancing, frequent hand washing, and avoiding non-essential travel, we must also consider the burden that our national health care system and providers are facing. For those who are feeling sick, telemedicine is emerging as a safe and conscientious alternative to in-person visits to an urgent care facility or emergency room, thereby limiting exposure to others who may have the virus.

In anticipation of additional states or the federal government taking similar measures, and to comply with the order of the State of Massachusetts, HPI is taking steps to ensure all employer group plans provide coverage for telehealth services as follows:

- All plans, including Qualified High Deductible Health Plans (QHDHPs), will cover COVID-19-related testing, treatment and counseling via telemedicine providers with no member cost-share.
- All plans, excluding QHDHPs, will cover all other services received via telehealth providers with no member cost-share.
- All QHDHPs will continue to cover non-COVID-19 related telehealth services with applicable member cost-sharing, as the IRS has not changed the regulations governing these plans to date.

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We are here to answer any questions you may have about telehealth coverage and hope you stay healthy. If your plan would like to take a different approach to telehealth services, please reach out to your account executive, email [COVID-19@healthplansinc.com](mailto:COVID-19@healthplansinc.com), or visit us online at [healthplansinc.com/COVID-19](https://healthplansinc.com/COVID-19).