



FAQ for Optum members: COVID-19 and behavioral health virtual visits

Effective as of April 23, 2020

Can I get care from a psychiatrist, psychologist, therapist, or other behavioral health specialists from home?

In many cases, yes. “Virtual visits” is the term we use to describe an outpatient visit that’s done online, rather than in-person. Many of our providers are equipped to provide virtual visits. Your health plan may cover a virtual visit the same way it covers an in-person outpatient visit.

If your chosen provider cannot provide virtual visits, you can have your sessions done over the telephone.

What exactly is a virtual visit?

A virtual visit is an online visit with a provider or therapist through audio and/or video technology. This technology must meet certain government requirements to help protect the privacy of users.

In response to the COVID-19 crisis, federal and state agencies are temporarily expanding the types of technology that may be used to provide virtual visits. For example, some providers may be able to provide virtual visits over the telephone, which allows members to connect with their provider from the comfort of their home without special equipment.

How does insurance cover virtual visits for behavioral health care?

Virtual visits are covered by health plans similarly to in-person visits. Depending on your plan, a virtual visit may be subject to “copay” or “coinsurance” fees that are the same as if you saw the provider in their office.

However, during the COVID-19 crisis some health plans and employers are temporarily waiving these fees. For example, from March 31, 2020 until June 18, 2020, Optum is waiving copay and coinsurance fees for outpatient behavioral health telehealth visits with an Optum network provider. For other forms of care, or if you choose an out-of-network provider, a copay or coinsurance fee may apply.

Each health plan is different, so call the number on the back of your health insurance card for details.

Can I use virtual visits with my current therapist or doctor?

Check with your provider to find out if they can provide virtual visits.

As a result of recent rule changes made in response to COVID-19, more providers in our network are temporarily ALLOWED by regulators to conduct certain virtual visits. Each licensed and qualified provider must determine if their services are appropriate for virtual visits.

In addition to phone, what technology can my provider now use for virtual visits?

In addition to software platforms that have been approved for this purpose, recent government policy changes, like a [Notice of Enforcement Discretion](#) issued by the Office for Civil Rights (OCR) at the Department of Health and Human Services, temporarily allow for the good faith use of common, non-public video chat applications. A listing of these applications can be found by visiting the [OCR Notice](#) website. The use of telehealth applications potentially introduces privacy risks, and your provider should enable all available encryption and privacy modes when using such applications.

Participating providers are responsible for making decisions about these tools. Some tools may only be temporarily approved for virtual visit care during the COVID-19 crisis. It's likely that policies will change once things return to normal. Note that providers should also consider other potentially applicable federal and state privacy laws that could impact this temporary accommodation.

Do providers and therapists need to submit an application to take advantage of these new policies?

No. Health care professionals in qualifying plan networks may start conducting virtual visits right away. But to be listed as a virtual visit provider in our network provider directory, a provider must work with us to update their directory listing.

How do I find a provider or therapist who offers virtual visits?

Use our [provider search tool](#) to find a behavioral health care provider.

IMPORTANT NOTE:

- Due to recent rule changes, more providers and therapists in our network are allowed to conduct certain virtual visits than our directory may show.
- You can assume that any provider listed in our directory MAY be able to conduct virtual visits with you from a reimbursement perspective. Ask providers if they can support virtual visits when discussing your care.

You may also schedule a behavioral health care provider appointment through the Doctor on Demand or Talkspace app.

You can also call the “mental health” number on the back of their health benefit ID card to ask one of our specialists to find a virtual visit provider that can address your needs.

Can my child receive virtual visits for Applied Behavior Analysis (ABA) treatment for autism?

Yes. The temporary policy changes for virtual visits apply to health care providers who are qualified and licensed in accordance with applicable regulations to provide Applied Behavior Analysis (ABA) services.

Can a telehealth provider prescribe medication if I need it?

Yes, providers are able to prescribe medication in compliance with federal and other regulatory limitations, and must manage prescribing practices according to the regulations in the states which they are licensed.

Are these virtual visit policy changes temporary?

Yes. The changes to government regulations and to most health insurance policies are designed to apply temporarily during the COVID-19 crisis.

Make sure you and your provider stay up-to-date with changes. Check this site regularly. If you have questions, call the number on the back of your insurance card.

Are there privacy risks to using virtual visits?

Some applications now allowed for virtual visits do not meet standard government guidelines for health care data security, most notably those required by the Health Insurance Portability and Accountability Act, or HIPAA.

However, due to the nature of the COVID-19 crisis these rules are being temporarily relaxed so to encourage providers and members to observe social distancing, isolation and quarantine rules.

Risks to your privacy can be managed by using the list of approved video chat applications. Also ask your provider to check that all available encryption and privacy modes are enabled when using them.

The Office for Civil Rights, at the U.S. Department of Health and Human Services, has encouraged providers relying on its recent [Notice of Enforcement Discretion](#) to notify patients that third party solutions may introduce privacy risks.

Talk with your provider about any potential privacy concerns with the solutions they offer. Also ask whether your provider has enabled security and privacy features available to them. You can always review a third-party solution’s privacy policy and

terms of use to better understand its collection, use, disclosure and protection of data.

Are there apps my provider and I shouldn't use for virtual visits?

Yes, some software tools are public-facing and should not be used. A listing of these applications can be found by visiting the [OCR Notice website](#).

What technology will I need for a virtual visit?

For an appointment with your provider by video, you'll need a computer, tablet or smartphone with a camera, and an internet connection.

Will Optum waive copay/deductible/coinsurance for all telehealth services?

From March 31, 2020 until June 18, 2020, Optum is waiving copay and coinsurance fees for outpatient behavioral health telehealth visits with an Optum network provider. For other forms of care, or if you choose an out-of-network provider, a copay or coinsurance fee may apply. However, during the COVID-19 crisis some health plans and employers may temporarily waive these fees.

Each health insurance policy is different, call the number on the back of your health insurance card for details.

Can I use my HSA to pay for therapy appointments?

Yes, behavioral health visits, including virtual visits, are qualified medical expenses. Any out-of-pocket costs you need to pay are eligible for HSA reimbursement.

What date did COVID-19 telehealth benefits begin?

March 19, 2020

Optum is continually monitoring this situation and will update these FAQs accordingly.



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