# Cigna's response to COVID-19

**Cigna Coronavirus (COVID-19) Interim Billing Guidance for Providers**

**As the COVID-19 pandemic continues to spread throughout the United States, we appreciate that providers across the country are on the front line to offer dedicated care to our customers and help protect local communities.**

We also know it's more important than ever for Cigna to be committed to our customers' health and to remove the barriers you face in delivering safe, efficient, and quality care.

To honor this commitment, Cigna recently announced that we will:

- Waive customer cost-sharing for office visits related to COVID-19 screening and testing through May 31, 2020
- Waive customer cost-sharing for telehealth screenings for COVID-19 through May 31, 2020
- Make it easier for customers to be treated virtually for routine medical examinations by in-network physicians
- Provide free home delivery of up to 90-day supplies for Rx maintenance medications available through the Express Scripts Pharmacy and 24/7 access to pharmacists

To further this commitment, we are providing this COVID-19 Billing and Reimbursement Guidance to help ensure you can keep delivering the care you need to – in the office, at a facility, or virtually – all while getting properly reimbursed for the services you provide our customers.

Expand/Collapse All FAQs

## Interim Billing Guidelines for Coronavirus (COVID-19)

### General Guidelines

- Please note that state and federal mandates may supersede these guidelines.
- These guidelines apply to fully insured clients and those self-funded clients who have chosen to follow these guidelines.
- Cigna claims processing systems will be able to accept this coding guidance on April 6, 2020 for dates of service on or after March 2, 2020.
- Cigna will reimburse in person visits, phone calls, real-time synchronous virtual visits, and testing for COVID-19 without copay or cost share for all individuals covered under a fully-insured Cigna medical benefit plan and when billed according to the following guidelines:

### Testing for COVID-19

- Cigna will reimburse COVID-19 testing without customer copay or cost-share.
- Kits approved through the CDC and/or the FDA approval process are eligible for reimbursement and should be billed with one of the following codes: HCPCS code U0001 (CDC kit), HCPCS codes U0002, or CPT code 87635 (FDA).
- This billing requirement and associated reimbursement applies to services submitted on CMS1500 or UB04 claim forms and all electronic equivalents

### Phone calls for COVID-19 (e.g.: 5-10 min virtual visit with or without video with the licensed health care provider)
- HCPCS code G2012 will be reimbursed without customer copay or cost-share.
- In agreement with CDC recommendations one of the following ICD10 diagnosis codes should be billed:
  - For cases where there is a concern about a possible exposure to COVID-19, it would be appropriate to assign the code Z03.818: Encounter for observation for suspected exposure to other biological agents ruled out.
  - For cases where there is an <u>actual exposure to someone who is confirmed to have COVID-19</u>, it would be appropriate to assign the code Z20.828: Contact with and (suspected) exposure to other viral communicable diseases.
  - This billing requirement and associated reimbursement applies to claims submitted on CMS 1500 claim forms or its electronic equivalent only.

### All other virtual visits

- CPT$^{®}$ code 99241 will be reimbursed for all other synchronous real-time virtual visits when billed with Place of Service 11.
- If the visit is related to COVID-19, the above-mentioned ICD10 diagnosis codes (Z03.818 or Z20.828) are required to be billed and reimbursement will be without customer copay/cost-share.
- If the virtual visit is not related to COVID-19, the ICD10 code for the visit should be billed and reimbursement will be made according to applicable benefits and related cost share.
- No virtual care modifier should be billed

- This billing requirement and associated reimbursement applies to services submitted on CMS1500 claim forms or its electronic equivalent only.

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COVID-19 in person office visits, urgent care and emergency room visits
- Cigna will reimburse in person office visits, urgent care and other outpatient visits for COVID-19 without customer cost share when one of the following appropriate ICD10 diagnosis code is billed:
  - For cases where there is a concern about a possible exposure to COVID-19, it would be appropriate to assign the code Z03.818: Encounter for observation for suspected exposure to other biological agents ruled out.
  - For cases where there is an <u>actual exposure to someone who is confirmed to have COVID-19</u>, it would be appropriate to assign the code Z20.828: Contact with and (suspected) exposure to other viral communicable diseases.
  - This billing requirement and associated reimbursement applies to claims submitted on CMS1500 or UB04 claim forms and all electronic equivalents

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Reimbursement for treatment of confirmed cases of COVID-19
Should be billed with ICD10 code B97.29: Other coronavirus as the cause of diseases classified elsewhere. Customer cost share applies to these claims.

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Provider Frequently Asked Questions for Coronavirus (COVID-19)

Key information
- On March 5, 2020, Cigna posted a press release announcing we will waive all co-pays and customer cost-share for COVID-19 testing.
- On March 13, 2020, Cigna posted a new press release announcing we will waive customers' out-of-pocket costs for COVID-19 testing-related visits with in-network providers, whether at a doctor's office, urgent care clinic, emergency room or via telehealth, through May 31, 2020.
- Due to the speed at which information related to COVID-19 is being released, this document will continually be updated as appropriate.

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Key policy guidance at-a-glance
The following information applies when providers correctly bill using the guidance for Coronavirus (COVID-19).
- Customers can receive in-network COVID-19 screening (office visit or virtual), testing (i.e., specimen collection by clinician), and laboratory testing (i.e., performed by state, hospital, or commercial laboratory) at no cost-share through May 31, 2020.
- Customers can receive COVID-19 related virtual care at no cost-share through May 31, 2020 (e.g., telephonic screening) when seeing their usual provider through our own contracted provider network or through our vendor network (e.g., Amwell or MDLive).
- Customers can receive non-COVID-19 related virtual care from their provider through May 31, 2020 (e.g., oncology follow-up visit), covered and reimbursed at standard office visit rates and customer cost-share.
- Non COVID-19 related in-office and virtual care remains at standard cost share, billing, and reimbursement requirements.

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Coverage for COVID-19 testing and treatment questions

To allow accurate and timely reimbursement for COVID-19 related services, Cigna is requesting that providers submit claims using specific codes that our claim systems will recognize. If these recommended codes are used it will facilitate proper payment and help avoid errors and reimbursement delays.

**Cigna Behavioral Health**

Interim Telehealth Guidance