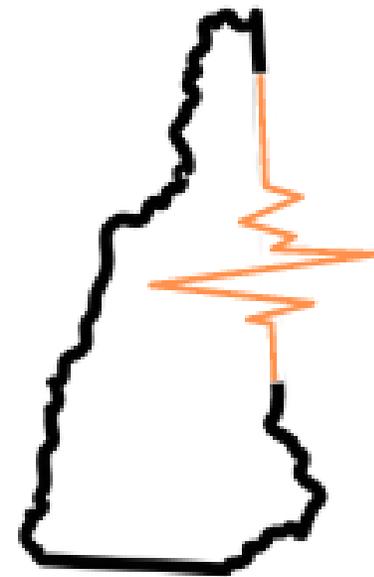


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telehealth
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presents

Telehealth: The Payer Perspective

Jim Monahan, Founder, NH Telehealth Alliance

Deb Fournier, Policy Advisor, NH Telehealth Alliance

Chris Regal, Director of Clinical Innovation, America's Health Insurance Plans

Lisa Guertin, President, Anthem Blue Cross and Blue Shield in New Hampshire

How to Participate:



Questions will be addressed at the end of the webinar.



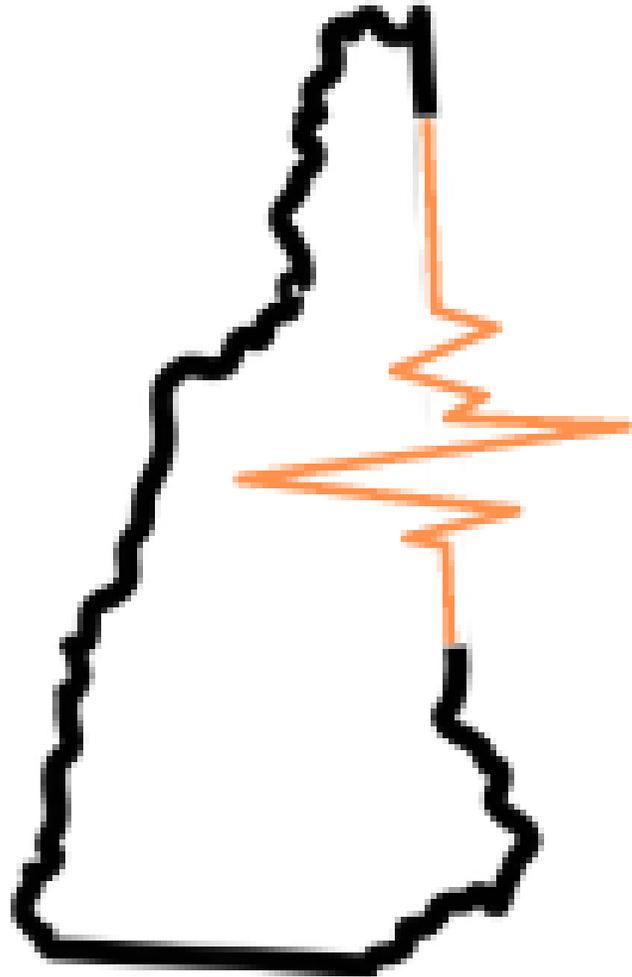
Submit a question via the “Q&A” feature in the black toolbar located at the top or bottom of your screen.



Only questions submitted via Q&A will be read by our host for the panelists to address.



A recording of this webinar will be made available to members.



Jim Monahan

Founder, NH Telehealth Alliance

&

Deb Fournier

Policy Advisor, NH Telehealth Alliance

American Rescue Plan Act: Telehealth

Telehealth Supports

- **Emergency Grants for Rural Health Care** – Pilot program under the Secretary of Agriculture to help facilities increase telehealth capabilities, including underlying health care information systems (among other items).
- **Funding for Indian Health** - \$140,000,000 for information technology, telehealth infrastructure and the Indian Health Services electronic health record system.
- **Funding for Community-Based Funding for Local Behavioral Health Needs** – Funds can be used to provide mental and behavioral health services to individuals with mental health needs as delivered by behavioral and mental health professionals utilizing telehealth services.
- **Emergency Assistance to Families through Home Visiting Programs** – Entities can use funds to serve families with home visits or with virtual visits that may be conducted by the use of electronic information and telecommunications technology, in a service delivery model described in 511(d)(3)(A).

American Rescue Plan Act: Telehealth

Connectivity and Broadband funding

- Education and libraries - connected devices
 - Emergency Connectivity Fund: \$7.1B rules approved 5/10/21.
 - Initial Filing Window (“New Purchases”): There will be an initial 45-day filing window for schools and libraries to seek reimbursement for eligible purchases made between July 1, 2021, and June 30, 2022. This is the so-called “prospective” reimbursement filing window.

Subsequent Filing Windows: If significant funds remain available, the Commission may decide to open another prospective filing window; alternatively the Commission may open a “retroactive” filing window for eligible purchases made between March 1, 2020, and June 30, 2021.

- State and local infrastructure funding - Broadband
 - HB 1111 (2020) Created Communications Districts
 - SB 85: State Matching funds
 - Still no one “running the show”

Emergency Broadband Benefit Fund

Consolidated Appropriations Act of 2021 offers discounts on broadband service and connected devices through the FCC.

What Kind of Discounts Are Available?

Eligible households can receive discounts off monthly broadband service.

- Up to \$50 per month for eligible households
- Up to \$75 per month for households on qualifying Tribal lands.
- One-time discount of up to \$100 to purchase a laptop, desktop computer, or tablet from participating providers if they contribute more than \$10 and less than \$50 toward the purchase price.

Please Note: This will be applied directly to the consumers' monthly bill. There is a limit of one monthly service discount and one device discount per household.

Emergency Broadband Benefit Fund

Consolidated Appropriations Act of 2021 offers discounts on broadband service and connected devices through the FCC.

Who Is Eligible?

Eligibility is determined if a household:

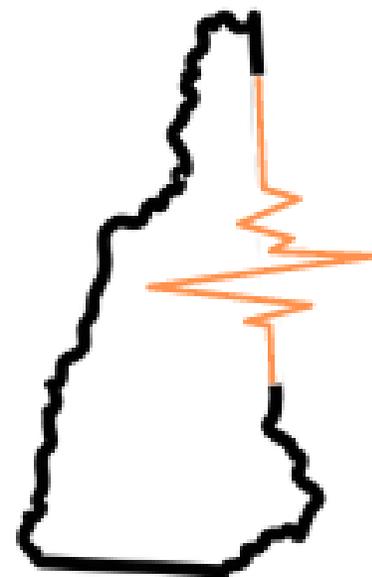
- Demonstrates low income, at or below 135% of the Federal Poverty level;
- Participates in assistance programs including SNAP, Medicaid, or Lifeline;
- Relies on free and reduced-price school meals;
- Received a Federal Pell Grant during the current award year;
- Suffered a large loss in income during pandemic due to job loss or furlough since February 29, 2020 and the household had a total income in 2020 at or below \$99,000 for single filers and \$198,000 for joint filers;
- Meets other eligibility criteria for a participating provider's existing low income or COVID-19 program.

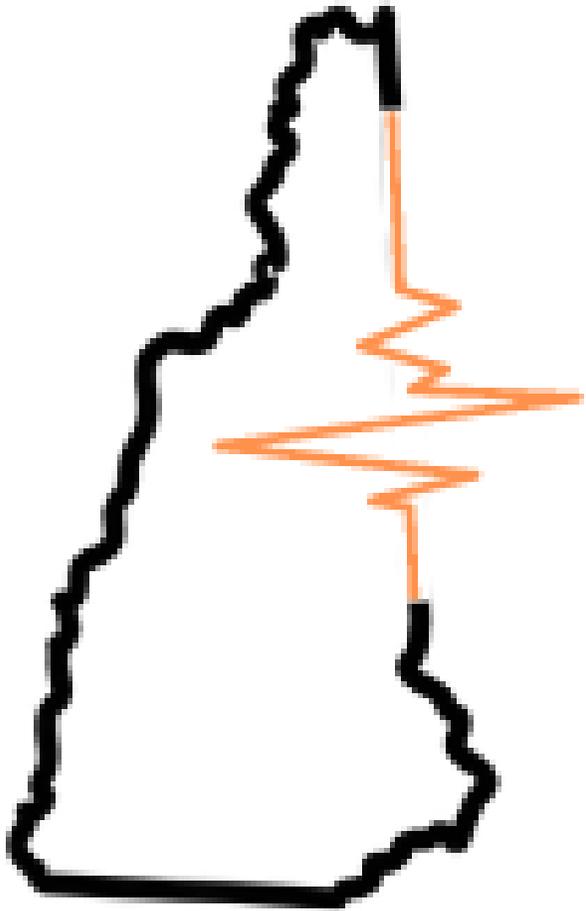
See here for list of participating providers in NH

<https://www.fcc.gov/emergency-broadband-benefit-providers#New%20Hampshire>



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Chris Regal

*Director of Clinical Innovation, America's
Health Insurance Plans*

The Future of Virtual Care

Chris Regal
Director, Clinical Innovation

May 2021

Who is AHIP?

AHIP is the national association whose members provide coverage for health care and related services to hundreds of millions of Americans every day



Our Mission

AHIP and our members create and accelerate positive change and innovation across the health care system for consumers through market-based solutions and public-private partnerships that advance affordability, value, access and well-being.

State & Federal Policy and Advocacy

Public Affairs, Media and Grassroots

Original Research

Clinical Policy

Legal Advocacy

Professional Education and Training

Industry Conferences

Before COVID-19

- Commercial, Medicaid, Medicare Advantage markets
- Growth of virtual care driven by employers
- Virtual care available for variety of specialties
- Project ECHO
- Growing, but still not widely used



96% of large employers make telehealth services available

Trends in Telehealth

Before and During COVID-19

Telehealth Growth During COVID-19

Telehealth has exploded during the COVID-19 crisis, building upon the incremental growth that has been occurring in recent years. Digital technologies have become more accepted by both consumers and providers and telehealth appears to be fulfilling its promise as a significant part of the health care system.

Many policy changes have been made during the COVID-19 crisis to significantly expand the use of virtual care. If these changes go away, telehealth may be rolled back rather than becoming a sustained and transformational approach to patient care.



4,347% Growth
in telehealth claims to private insurers year-over-year.

<https://www.fairhealth.org/states-by-the-numbers/telehealth>

One-Third

FAIR Health found that **one-third (33.91%)** of telehealth claims to private insurers during the COVID pandemic were for mental health conditions.

<https://www.fairhealth.org/states-by-the-numbers/telehealth>



64.3% Growth
in Demand in 2020

Research from CivicScience indicates that this growth in demand came across all ages and demographics, including some hard-to-reach demographics like seniors and rural consumers

<https://www2.frost.com/news/press-releases/telehealth-to-experience-massive-growth-with-covid-19-pandemic-says-frost-sullivan>

Health Plan Examples of Telehealth Growth

600%

CVS Health saw 600% growth in telehealth and virtual visits through their MinuteClinics in the first quarter of 2020 compared to the first quarter of 2019.

<https://www.fiercehealthcare.com/pay-er/cvs-health-beats-wall-street-estimate-1-26-profit-affirm-2020-earnings-guidance>

50x

Blue Cross and Blue Shield of Tennessee has seen 50 times more telehealth visits in May 2020 compared to their normal amount of telehealth visits.

<https://healthpayersintelligence.com/features/2020-covid-19-telehealth-partnerships-member-engagement>

90,500

Blue Cross of Idaho processed more than 90,500 telehealth claims between March and June of 2020, with telehealth now representing more than one-quarter of all claims.

<https://www.kvbc.com/news/blue-cross-of-idaho-sees-more-than-90-000-increase-in-telehealth-claims>

Telehealth visits for UPMC jumped from about 250 encounters per day to 9,500 per day by the end of April, a jump of **3,700%**.

Policy Enables During and After COVID



Other considerations:

- Protect insurance providers' flexibility in benefit design
- Considerations for clinical appropriateness
- Opportunity for growth in access for services, patients, providers

Enablers During COVID-19 Public Health Emergency

- CMS allowed issuers in the individual and group market to make mid-year changes to provide greater coverage for telehealth and/or lower cost-sharing without notice requirements
- HHS OCR waived certain regulatory requirements under HIPAA to lower barriers to providers offering telehealth during the PHE
 - Permitted use of technologies that were not HIPAA compliant (e.g., Facetime)
- Numerous states made temporary changes to their telehealth policies for Medicaid and commercial markets in response to the pandemic
 - Plans contract with telehealth platforms and support contracted providers to deliver virtual care

What Happens After the Public Health Emergency?

Ongoing Challenges

- Single-state licensure
- Law requiring provider originating site to be in state and/or a pre-existing relationship with a specific provider
- Requirements regarding coverage or reimbursement that limit flexibility
- Standard of care
- Effectively leveraging telehealth to deliver outcome-based care

Policies to Promote Telehealth

- Collaborate with other states to promote multi-state licensure
- Embrace cost-saving potential
- Protect patient privacy
- Promote innovation for patients, providers, payers
- Promote policies that leverage talent in other states to expand access to care through a national network

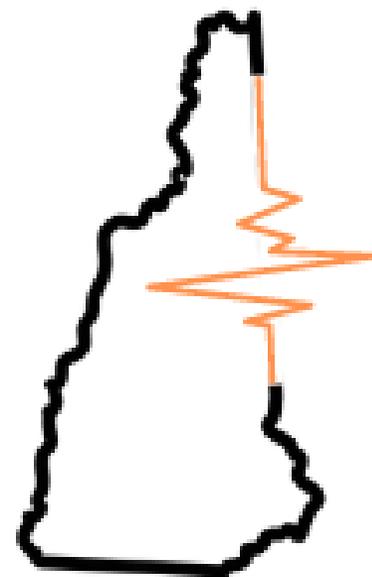
Telehealth Clinical Best Practices Work Group

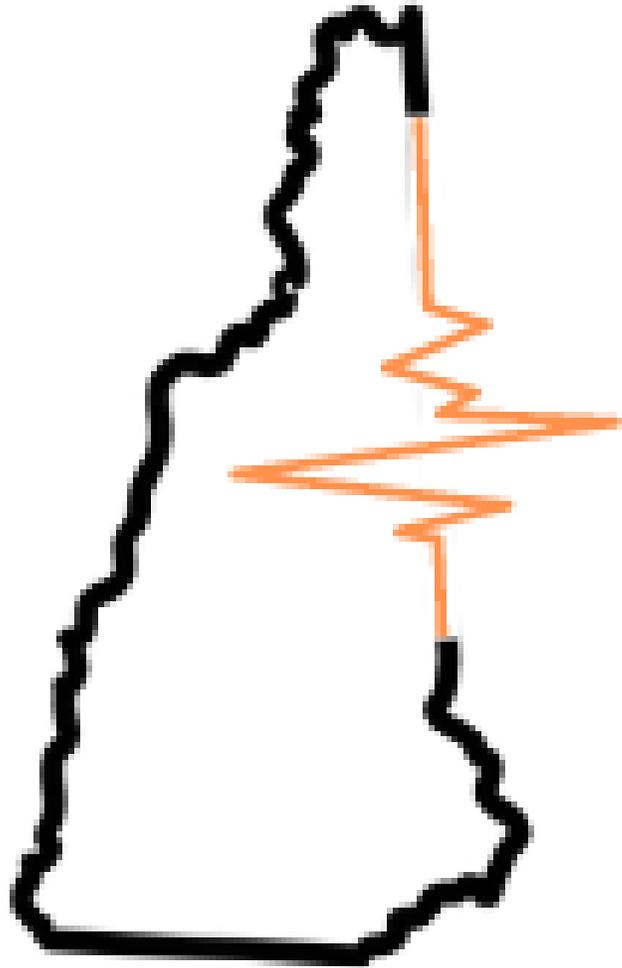
- AHIP is convening a work group to establish clinical best practices on telehealth
 - Participants include large national health plans; small, regional plans; across all lines of business; providers; other telehealth advocates
- Project Goals
 - How can telehealth expand access to care and improve outcomes
 - When and why is telehealth working well?
 - When and why is telehealth not be working well?
 - Principles for integrating telehealth into health care delivery, provider workflow
 - Clinical best practices to ensure high-quality telehealth care
 - Update policy recommendations as needed based on learnings

Questions?

- Additional resources are available at AHIP.org
 - [Telehealth: Connecting Consumers to Care Everywhere \(Issue Brief and Fact Sheet\)](#)
 - [Telehealth Growth During COVID-19 \(Infographic\)](#)
 - [Beyond COVID-19: Policy Recommendations to Strengthen and Improve Telehealth Services](#)
 - [Telehealth Solutions to Strengthen and Improve Care Delivery](#)

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Lisa Guertin

*President, Anthem Blue Cross and Blue
Shield in New Hampshire*



NH Telehealth Alliance Webinar: The Payer Perspective

Presented by Lisa Guertin

President, Anthem Blue Cross and Blue Shield in New Hampshire

About Anthem Blue Cross and Blue Shield

- Serving New Hampshire since 1942
- As the largest health insurer in the Granite State, we insure or administer health benefits for more than 459,000 individuals in New Hampshire across our commercial insurance, Medicare, and Federal Employee Program lines of business
- We serve all customer segments – individual, small group, large group, and Medicare business
- Also offer specialty products including life and disability, dental, vision, and pharmacy coverage
- Located in Manchester and employ 400 associates in the state

Anthem's COVID-19 Response in New Hampshire

Made it easy for customers to keep employees insured:

- Offered flexibility with grace periods
- Offered premium credits for FI group customers
- Relaxed guidelines for furloughed & temporarily laid off employees
- Relaxed UW guidelines
- Relaxed COBRA guidelines

Ensured members have access to care:

- Waived cost shares for COVID-19 treatment & telehealth; continuing to waive for COVID-19 testing & audio-only
- Relaxed early prescription refill limits
- Provided free Employee Assistance Program resources
- Introduced Sydney Care App & promoted MyStrength
- Developed new online tools & resources
- Conducted Medicare Member "Check In" Outreach program

Committed \$415,000 to address food insecurity & support COVID-19 relief:

- NH Food Bank
- End 68 Hours of Hunger
- 5 Boys & Girls Clubs
- Gather NH
- Easterseals NH
- Community Partners
- United Way chapters in Nashua and Manchester
and many more...



COVID-19 Test Site Collaboration with ConvenientMD

Helped providers care for our members:

- Relaxed PA policy requirements
- Expedited credentialing
- Suspended medical record reviews & other audits/surveys
- Advanced payments
- Expanded telemedicine
- Provider education for COVID billing, coding & resources

Telehealth Environment – Before and After COVID-19

- Widely covered by commercial carriers, but low utilization
- Anthem covered since 2009; LiveHealth Online launched in 2013 (2016 in NH following law change eliminating the requirement for pre-existing relationship with doctor)
- Provider uptake was low
 - Perception that the service would not be reimbursed
 - Perception that in-person visits are a better way to deliver care if available
 - Lower comfort levels from patients and providers with this modality
- Many patients unaware telehealth was an option prior to COVID-19

Post-COVID

- Anthem quickly engaged to expand coverage and access to our members
- Seeing increased acceptance/comfort levels for providers and patients
- Need for greater agility to respond to future health crises
- Major increases in specialties, including behavioral health
- New expansions such as teledentistry

Expansion to New Fields - Teledentistry

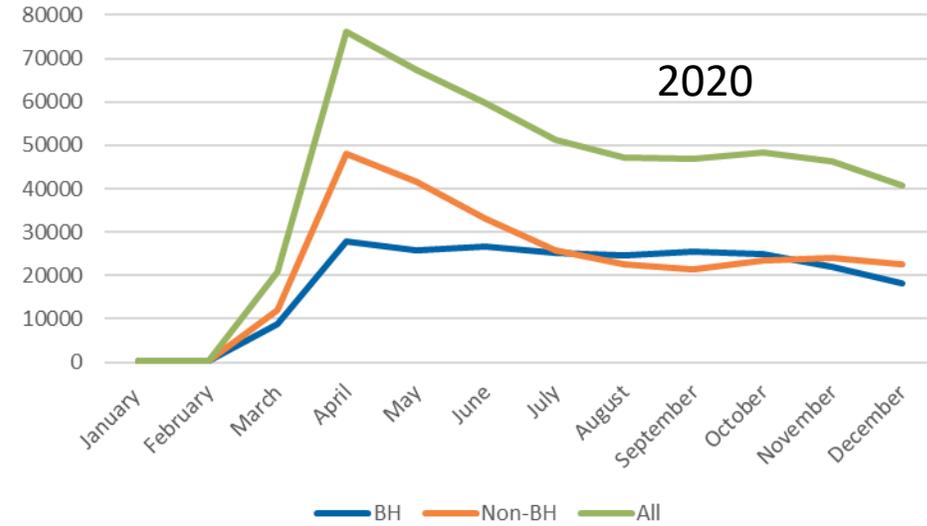
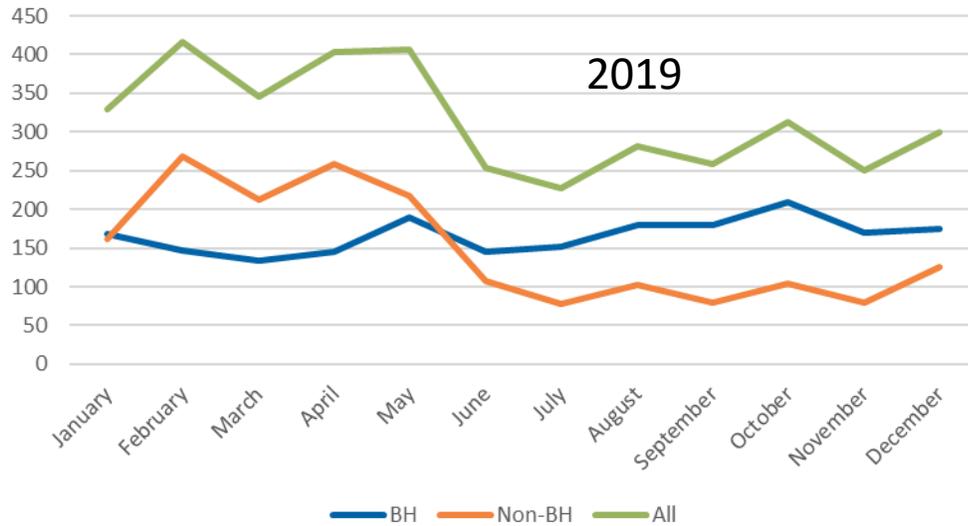
- 24/7 emergency teledentistry services through The TeleDentists
- Coverage expanded using existing dentists nationally
- Launch of Ortho@Home supported exclusively by teledentistry
 - Improves access, especially in rural areas
 - Half of all counties in US have no access to ortho care
 - Patients can choose from leading at home care solutions like Byte, SmileDirectClub, Candid

TheTeleDentists®

Anthem Blue Cross and Blue Shield (Anthem) announced the launch of Ortho@Home, a teledentistry and at-home orthodontics program, overseen remotely by licensed dentists, with an average cost up to 60% less than traditional orthodontics.

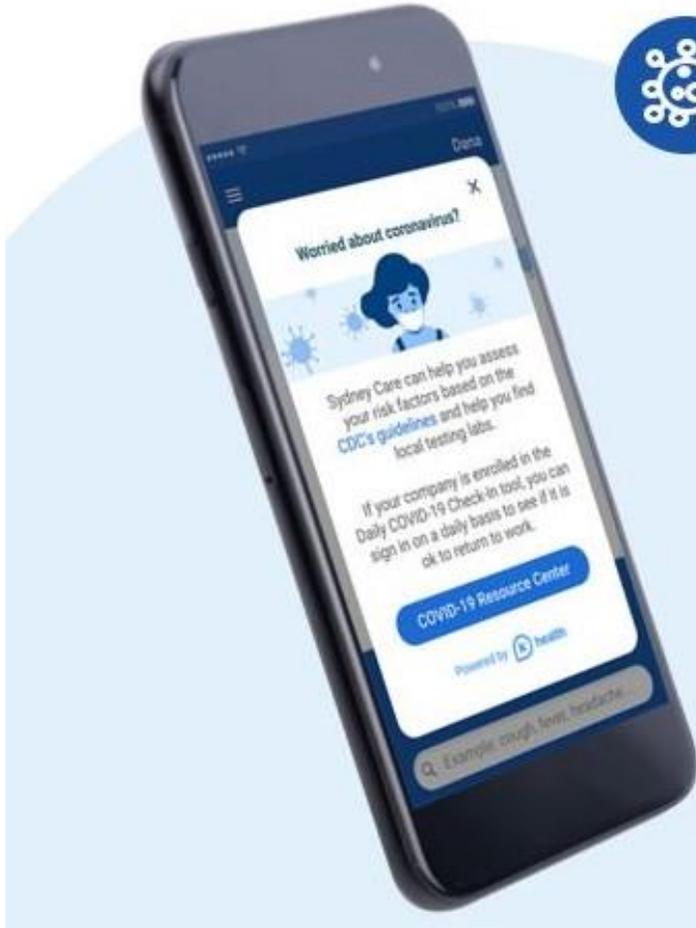


2019/2020 Trends for Use of Telehealth



- From a few hundred claims a month in 2019 and early 2020, Anthem saw telemedicine use shift exponentially starting in March 2020.
- January & February 2020 saw a 25% increase from the 2019 monthly average. Usage jumped over 6,000% in March and then to a peak of 24,000% in April, and then began gradually declining. December claims were 12,000% higher than the 2019 average.

Digital Innovation: Sydney Care



COVID-19 RESOURCE CENTER

- Robust assessment based on CDC guidelines
- Testing center locator
- Daily COVID-19 Check-In



SYMPTOM CHECKER

powered by industry-leading AI



VIDEO or TEXT CHAT

with board-certified doctors



DAILY REPORTING

helps you make the right decisions for your business

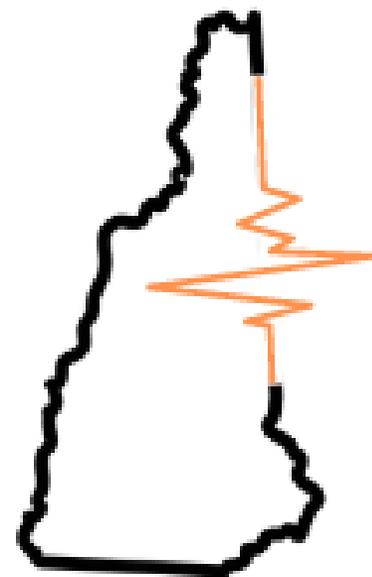
Digital Innovation (Cont'd)

<p> Sydney Care / CII</p>  <p>Daily Check-In and CII Connection</p> <p>Supports attestation / daily check-in functionality for return to office activities.</p>	<p>Passport Powered by doc.ai</p>  <p>Secure & Private</p> <p>Provides digital wallet to verify health status and provide clearance to safely return to work and minimize risk (enabled by cryptography).</p>
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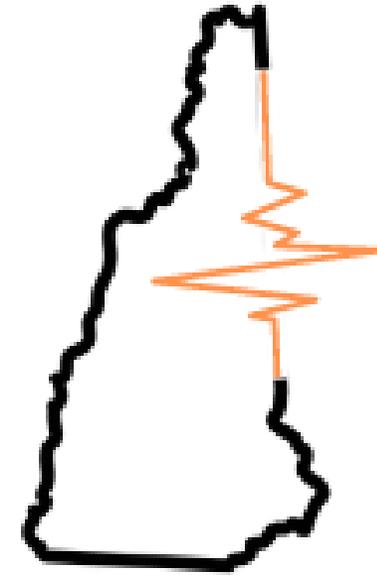
Telehealth Advocacy

- Anthem supports many of the rapid changes to telehealth policy in response to the pandemic that increased access to care.
- Telemedicine provides opportunity to deliver innovative care without tying it to a system contemplated for brick-and-mortar delivery.
- There are still unanswered questions related to quality, efficacy and cost that are worthy of further attention and analysis.
- We remain committed to improving access to high-quality care delivered through telehealth for our members.

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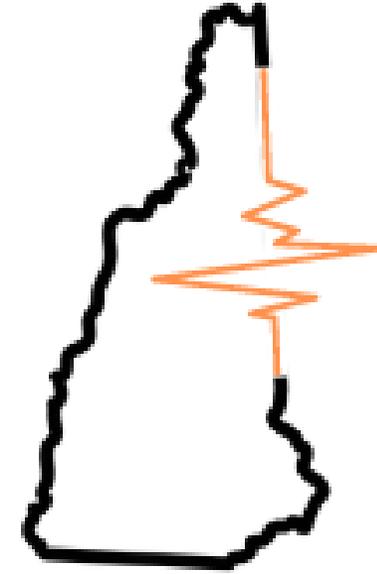


Q&A



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Thank you for joining us!

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