



KIM REYNOLDS
GOVERNOR

DOUG OMMEN
COMMISSIONER OF INSURANCE

ADAM GREGG
LT. GOVERNOR

Bulletin 20-06

To: All Health Insurance Companies Writing in the State of Iowa
From: Doug Ommen, Iowa Insurance Commissioner
RE: Telehealth Services Flexibility and Reimbursement
Date: March 27, 2020

In light of Governor Reynolds's March 26, 2020 proclamation continuing a State of Public Health Disaster Emergency, and to further mitigate the impact of COVID-19, Bulletin 20-06 provides guidance to individuals and entities regulated by the Iowa Insurance Division to increase the availability and usage of telehealth services. Using telehealth services, individuals are able to visit a health care professional from their home without having to travel to a medical office or hospital, helping minimize the risk of exposure to, and community spread of, COVID-19.

Iowa Code § 514C.34 prohibits discrimination between coverage benefits for health care services that are provided in person and the same health care services that are delivered through telehealth. Most health carriers are currently offering telehealth benefits in some form in their current plans. We find that it is in the interest of public health and safety for all health carriers licensed in this state to promote the use of telehealth services to policyholders and to encourage health care professionals to offer telehealth services during the COVID-19 public health emergency.

The Commissioner directs all health carriers licensed in this state to reimburse a health care professional, as defined in Iowa Code § 514J.102, for medically necessary, clinically appropriate covered services by telehealth, as described in the Governor's March 26, 2020 proclamation, on the same basis and at the same rate as the health carrier would apply to the same health care services provided to a covered person by the health care professional in person for the duration of the Governor's proclamation. The Commissioner further directs health carriers to eliminate barriers to audio-only telephone transmission requirements for reimbursement of health care services and to explicitly allow the use of telephones, audio/video, secure text messaging, email or use of a patient portal for the furnishing of telehealth services.

In order to facilitate the use of telehealth services, health carriers are also requested as follows:

- Health carriers are requested to work with health care professionals to increase access to telehealth services.
- Health carriers shall not limit telehealth services only to patients with COVID-19.
- Health carriers shall modify existing telehealth payment methodologies to ensure that rates of payment to health care professionals for services delivered through telehealth are identical to the rates of payment established for services delivered for in-person visits.
- Health carriers shall not limit, deny or reduce coverage or reimbursement for a covered health care service delivered through telehealth.

- Health carriers who also administer self-funded employer based plans shall encourage all Iowa businesses to take any necessary action to remove cost-sharing or other financial barriers to the use of telehealth in their health insurance plans.

The Division will not take enforcement action against any health carrier making mid-year changes to the health benefit plan to provide greater coverage for telehealth services.