

New Telehealth Resources & Special Assistance for the Uninsured

Now Available During Pandemic Crisis

During these uncertain times, we are happy to notify you that BCBSVT, working together with its in-network providers and national telemedicine contractor, has expanded and enhanced telemedicine benefit coverage.

School employees can now get <u>expanded telehealth care</u> during the Covid-19 pandemic to help eliminate barriers to care, reduce exposure to the disease, and relieve pressure on doctors' offices, emergency rooms and urgent care centers.

The State of Vermont has also established a <u>special enrollment period</u> (see below) for uninsured Vermonters to get insurance coverage on <u>Vermont Health Connect</u>.

Telehealth Services: General Guidance

- 1. Vermont medical providers who are in-network with BCBSVT are now offering expanded telemedicine services over multiple audio-visual platforms, including the telephone, video, e-visits, and chat functions.
- 2. This coverage applies to mental health providers, physical and occupation therapy and applied behavioral analysis, among others.
- 3. <u>Contact your provider's office</u> to discuss the best telehealth options for you and that practice.
- 4. **NOTE:** You will pay the same **out-of-pocket costs** (copays, deductibles and co-insurance) for covered benefits via telehealth services. These services are eligible for reimbursement with health care spending account funds (e.g., HRAs, HSAs and FSAs).

Telephone-Only Visits

- 1. You do not need a computer, tablet, or smartphone to take advantage of expanded telehealth services.
- 2. Access to in-network providers **over the telephone** has also been expanded.
- 3. Medically necessary **out-patient** visits (previously covered and allowed via telemedicine platforms or in-person) can now occur over the telephone.
- 4. **NOTE:** You will pay the same **out-of-pocket costs** (copays, deductibles and co-insurance) for covered services over the telephone. These services are eligible for reimbursement with health care spending account funds (e.g., HRAs, HSAs and FSAs).

No-Cost Urgent Care Doctor Visits -- 24/7 -- with Amwell, Our Telemedicine Provider, on Your Smartphone, Tablet or Computer

- As of March 20, and until further notice, URGENT CARE telemedicine visits are available, 24/7, through Amwell at NO COST to you.
- 2. BCBSVT contracts with Amwell, a national telemedicine company. The doctors you consult, no matter where they practice in the United States, are <u>licensed in Vermont</u>. Consultations are private and secure.
- 3. Wait times may be long; Amwell is adding doctors to its network to reduce wait times.
- 4. To avoid waiting, you can **request a visit** and can choose to receive **a text message** when a doctor becomes available.



3 Ways to Access Amwell Doctors

1. Tablet or SmartPhone

Download the Amwell app: **"Doctor visits 24/7"** at the App Store (Apple Devices) or at the Google Play Store (Android Devices). BCBSVT offers this on-line guide to downloading: <u>http://www.bcbsvt.com/wps/wcm/connect/2ed3650a-7155-4d47-bf52-8d67bfbbf2c9/amwell.pdf?MOD=AJPERES</u>.

2. Computer

Go to <u>AmWell</u> (<u>https://amwell.com/cm/services/urgent-care/</u>) and sign-up or login to your account. You will need your **BCBSVT ID Card** to do so.

3. Telephone

You can contact Amwell doctors at (844) 733-3627.

Note: Doctors are **not** allowed to write prescriptions for patients they consult with <u>over the phone</u>. More services are available if you meet with a doctor <u>by video</u>.

Creating an Account & Accessing Urgent Care Services with Amwell on your Computer or Telephone

- a. Log-in to or set up your <u>Amwell account</u> (<u>https://amwell.com/cm/services/urgent-care/</u>). You can opt for a video or telephone conference.
- b. You will be directed to a "Health Care Starts Here" page where you will see a <u>menu of care options</u>. One is "Urgent Care." Follow directions on that part of the menu.
- c. You will be asked during the enrollment process to register a **credit card** with Amwell. The credit card, however, will **NOT** be charged for Urgent Care services during the period this no-cost crisis benefit is in force.

Special Enrollment Period for Uninsured Vermonters

<u>Vermont Health Connect</u>, the state's healthcare marketplace, has opened a special enrollment period for **uninsured** Vermonters to enroll in a qualified health plan, with premium and cost-sharing assistance if eligible. This special enrollment period began on March 20 and will run for 30 days into April. Financial verifications <u>are being waived</u> during this emergency enrollment period. Contact VHC for more details.

For the latest from BCBSVT on efforts to fight the pandemic and help Vermonters, click <u>here</u>.