



## **TELEMEDICINE Billing Tips COVID-19**

Following are a few tips to better understand your insurance policy's coverage of telemedicine visits. Getting answers to these questions will help you avoid unexpected medical bills.

### BEFORE YOUR ENCOUNTER/VISIT

1. Call the customer service number on your insurance card to see if telemedicine visits are covered under your plan
2. Question whether telemedicine is covered for any reason: Covid-19 related or not
3. If covered, ask if there is any cost-sharing, i.e., will you be responsible to pay any copays, coinsurances, or deductibles for these visits
4. Be sure to distinguish between Covid-19 related reasons for the visit vs. non-Covid-19 related reasons for the visit to see if that makes a difference in coverage

### AFTER THE VISIT

1. Carefully review the explanation of benefits (EOB) to confirm that the claim was processed according to what you were told during your pre-encounter call with your insurance
2. If not, contact your insurance company to dispute the processing of the claim and have it corrected
3. If you are responsible for any portion of the charges, be sure that the bill you receive from your provider matches the amount your insurance indicates you are responsible to pay
4. If there is a discrepancy in the provider's billing, speak to the provider's office to dispute and correct