



Independence Edge

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# MDLive added to all fully insured groups with no premium impact or member cost share April 1 — June 4

We understand the challenges our members face at this time, and are making every effort to provide options for care that encourage social distancing. Expanded telemedicine options have already been [announced](#) to assist with various aspects of our members' health and help keep our shared communities safe, and we are now expanding these options.

While all of our small group (2-50) customers and many large group (51+) customers already have MDLive as part of their benefit package, we are pleased to announce that from April 1 to June 4, we are adding the MDLive telemedicine benefit to all fully insured group customers that previously did not have this benefit.

There will be no impact to our clients' fully insured premiums as a result of this addition, and we will waive member cost sharing during this time period.

We will continue to monitor COVID-19 developments and assess the end date for this temporary addition of MDLive over the next few weeks. Any changes will be communicated via Independence Edge by the end of May.

## Using MDLive is safe and convenient

Members can request an appointment with a board-certified doctor to assess conditions and help determine necessary next steps. Members can use this service for symptoms related to COVID-19 as well as any other health concerns that can be addressed by MDLive doctors through a virtual visit.

We encourage members to [register](#) on April 1 or as soon as possible thereafter so they are ready to use the service should a need arise. The registration process includes providing health history and other information to help guide doctors. When scheduling a visit, MDLive uses an intake questionnaire prior to the appointment so the provider is prepared to assist the member.

Members will schedule the next available virtual appointment — depending on call volumes, an MDLive provider will either speak to the member immediately or call the member back at the next available time. Members will not have to wait on hold for their appointments.

To assist employers in communicating this to members, please share the [MDLive COVID-19 MDLive flyer](#).

## Independence is also covering telemedicine visits with network primary care doctors and specialists

In addition to the MDLive telemedicine benefit described above, members are also covered for telephonic visits with their own primary care physicians (PCPs) and specialists. Many PCPs and some specialists offer their services

telephonically or via video to their patients. Members should check with their doctors to see if they offer telemedicine services. As previously communicated, from now until June 4, Independence has removed the member cost share for fully insured customers for PCP telephonic services.

For members with HSA-qualified HDHP plans, primary care telemedicine visits and MDLive visits will also be covered with no cost-sharing before the deductible is met.

## Members can now see more physicians through expanded telemedicine access

Independence has expanded our telemedicine coverage to also cover members' telemedicine appointments for Specialists, Nutrition Counseling, Physical Therapy (video only), Occupational Therapy (video only), Speech Therapy (video only), and Urgent Care through June 4.

For these providers, regular cost sharing will apply to all telemedicine services not related to COVID-19 testing. If a member pays \$40 to see their pulmonologist for an in-person visit, they will pay the same amount to see that doctor via telemedicine. Many physician practices are shifting to telemedicine visits during the COVID-19 outbreak. If a member's benefits include coverage for out-of-network providers, Independence will also provide coverage for out-of-network telemedicine visits subject to the cost-sharing under the member's benefits program.

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