

Joel Ziff, Ed.D., Psychologist

17 Spring Street, Watertown, Massachusetts 02472

Phone: 617-965-3932 • joel@ziffgroup.com

Insurance Reimbursement for Electronic Therapy: **Telephone Sessions & Video Sessions**

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Reimbursement for electronic therapy – telephone sessions and video sessions – are a relatively new, though expanding method of providing therapy, and insurers are only beginning to recognize these modes of therapy and provide reimbursement for them. Policies regarding reimbursement are also relatively new and continuing to evolve.

The purpose of this guide is to help you be able to obtain insurance reimbursement for electronic therapy to the extent that is possible.

Reimbursement policies for electronic therapy varies depending upon your specific policy. Contact your insurer for specific information regarding your policy. The information provided in this guide provides a general overview of coverage but may or may not be accurate for your policy.

Note that due to the Covid-19 epidemic, there are many changes to the reimbursement policies. Many insurers are now reimbursing for video and phone sessions at the same rate as for in-person sessions. However, the policies may vary for different insurers and different policies. Check with your insurer for more specific information.

Note that you are responsible for payment to me for fees for all sessions regardless of whether or not you can receive reimbursement from your insurer.

Following are guidelines followed by many insurers:

1. **Telephone sessions and audio sessions** are usually NOT reimbursed by your insurance.
2. **Interactive video sessions** MAY be reimbursed by your insurance, but often at a lower rate than in-person sessions. You may be eligible for reimbursement for individual, couple and family sessions; however, reimbursement is NOT usually allowed for video participation in group therapy.
3. **Health Care Reimbursement Accounts (HCRA)** – Check with your employer to clarify if you can obtain reimbursement for electronic sessions. The reimbursement policies may be different than for your insurance.

Documentation of electronic sessions on client statements and insurance forms

On your client statements and insurance forms, I use special modifiers to standard billing codes that identify video sessions on client statements and insurance forms. For example, the code for individual therapy – 90834 is submitted with a modifier – 90834-GT. For many insurers, including most Blue Cross / Blue Shield of Massachusetts policies, this modifier is all that is needed for reimbursement.

Group therapy is not generally reimbursed for video sessions, but due to the COVID-19 crisis may now be reimbursed.

Telephone sessions will be listed on client statements and insurance forms with special codes.

Different insurance companies may have different policies regarding billing. If your claim is rejected or if you think you may be eligible for reimbursement for phone sessions or electronic group sessions, you will need to contact your insurer to clarify their requirements. For example, your insurer may require use of

- A different CPT modifier – **95** (or another modifier) – instead of **GT**
- A location code – **02** (or another number) in addition to the CPT modifier
- Other requirements - such as verification that the video service used is HIPAA compliant (which I can provide if needed for my Zoom service)

After you clarify the requirements, I can modify the superbill or insurance form so that you can be reimbursed. In most situations, when the requirements are simple, I do not need to charge for modifying the billing procedures; however, if the requirements are complex, I will need to charge for my time based upon my hourly rate.