Telehealth in Commercial Health Insurance in Oregon

DCBS | Consumer and Business Services

Division of Financial Regulation

Before COVID-19

- Oregon law (ORS 743A.058) only requires commercial health insurance coverage for telehealth services delivered via two-way video conference.

Guidance on telehealth coverage

On March 24, DCBS and OHA released joint guidance on telehealth for insurers and CCOs:

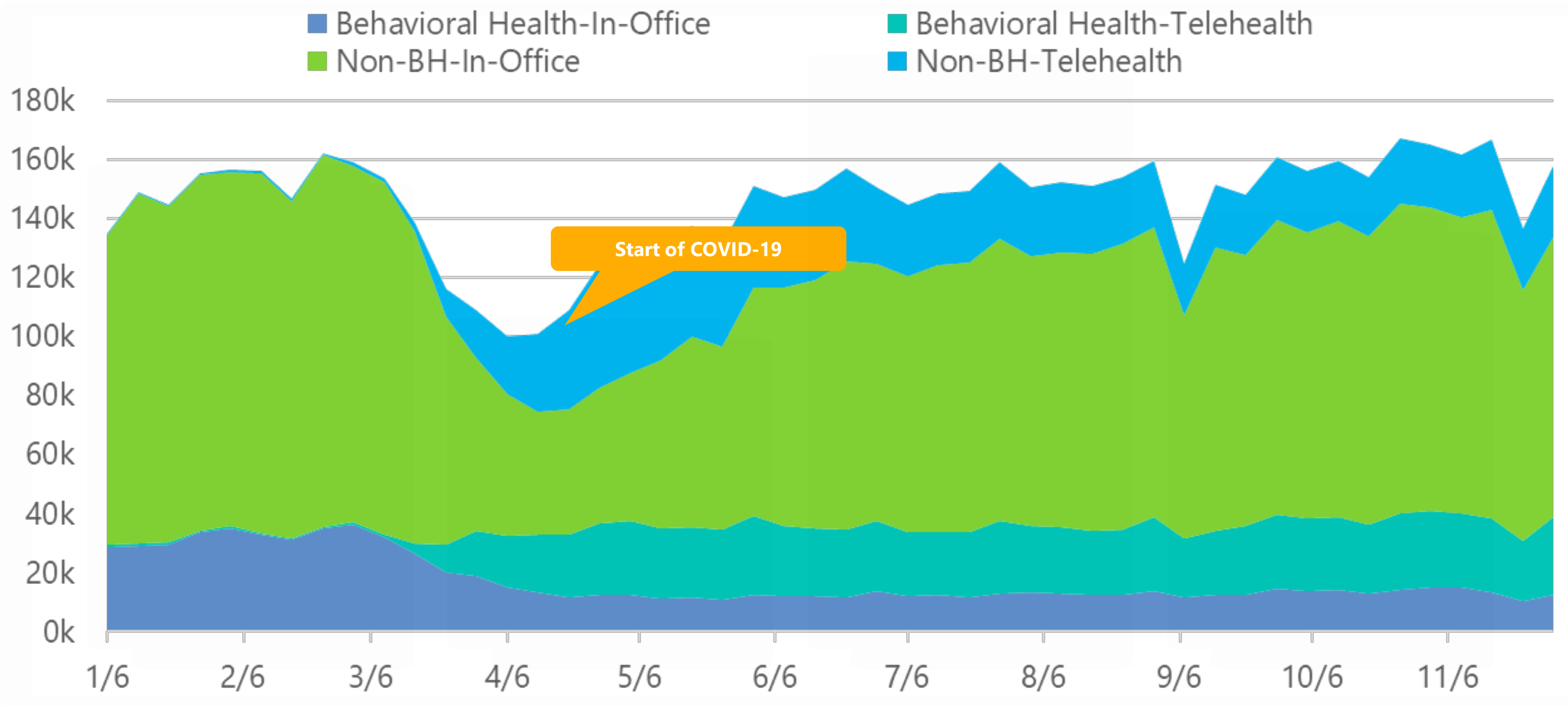
- Health plans must cover in-network telehealth services whenever possible and clinically appropriate
- Providers may use all modes of telehealth delivery
- Cost-sharing may be no more than for in-person services
- Telehealth provider networks must be adequate, and pay parity for telehealth is strongly encouraged
- Plans must waive requirements that could pose barriers

Implementation & Telehealth Agreement

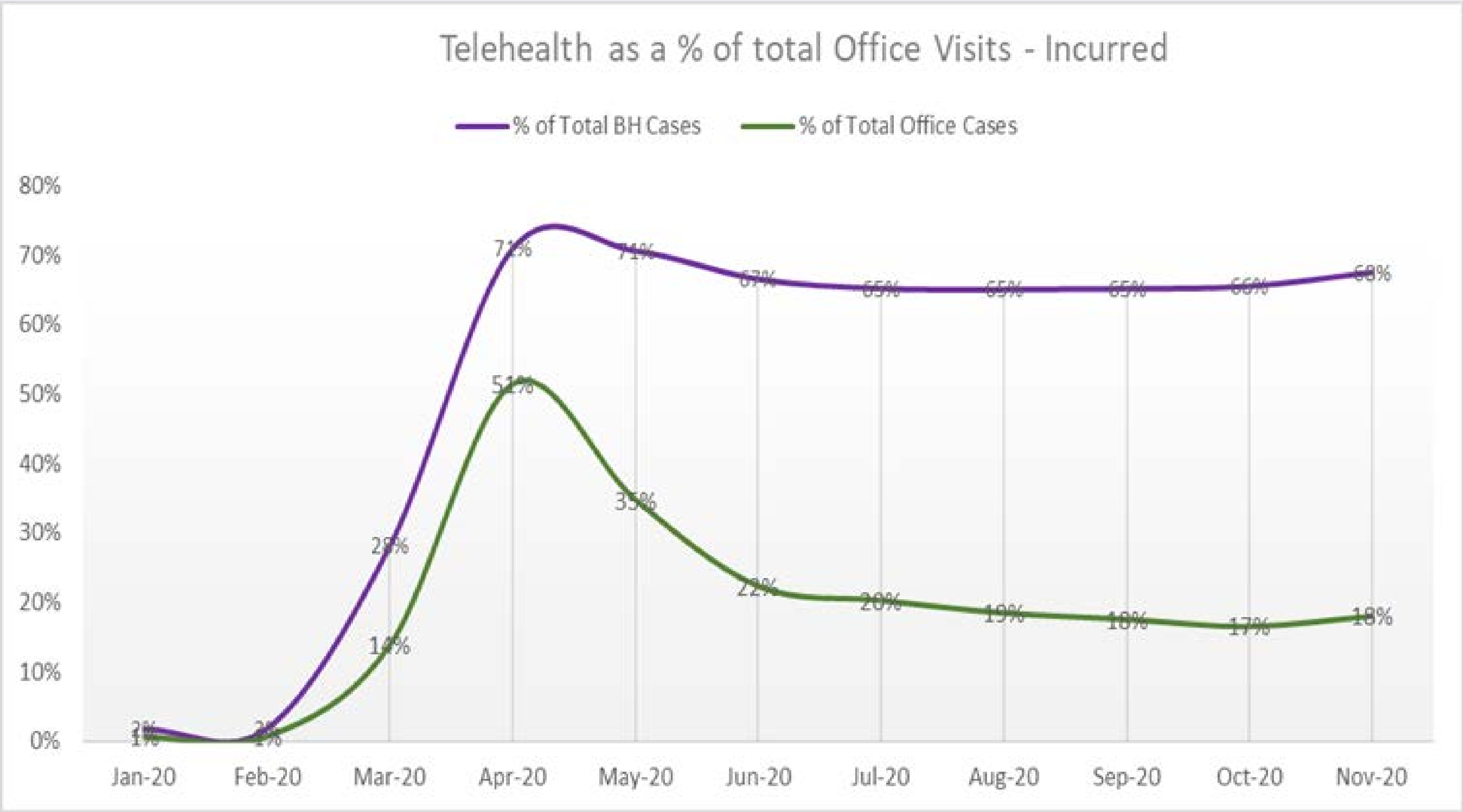
- Oregon health insurers have expanded telehealth coverage and instituted pay parity
- In June, Gov. Brown announced a voluntary agreement with health insurers to continue expanded coverage and reimbursement at least through the end of 2020
- Today, we can announce that this agreement will be extended through June 30, 2021.

Telehealth Dashboard – Insurer A

2020 Office Visit Utilization – Received Date



Telehealth Dashboard – Insurer A



Listening Sessions

- Health care providers: Nov. 17
- Health insurers: Nov. 20
- Consumers & consumer advocates: Dec. 5

Recordings available at https://dfr.oregon.gov/help/committees-workgroups/Pages/index.aspx

Listening Session Feedback - Providers

- Uniformly supportive of making expanded telehealth coverage & payment parity permanent

- Some disagreements about best practices for telehealth provided via telephone or other non-visual media

Listening Session Feedback - Insurers

- Support for continued telehealth expansion during the COVID-19 outbreak

- Potential concerns about permanent policy changes, especially payment parity

- Interest in telehealth as a potential source of cost savings for the health system

Listening Session Feedback - Consumers

- Strong support for making telehealth available *as an option* for consumers on a permanent basis
- Support for payment parity, noting that telehealth enables consumer savings on other services
- Concerns about access to in-network telehealth services

Next Steps

- The National Association of Insurance Commissioners is pushing the federal government to make telehealth flexibilities permanent

- Medicare has made some of its telehealth expansion permanent – but larger changes may require action by Congress

Questions?