

State announces telehealth expectations for health insurance plans

Salem – The Oregon Department of Consumer and Business Services and the Oregon Health Authority expect health insurance plans of all types to provide more health care services to their members through multiple telehealth platforms and to encourage plan members to limit in-person health care services for the duration of the COVID-19 outbreak.

The agencies' guidance is intended for health plans of all types and specifically states:

- Health plans should cover telehealth services delivered by in-network providers to replace in-person visits whenever possible and medically or clinically appropriate.
- Health plans shall ensure their members' cost-sharing requirements (co-payments, co-insurance, and deductibles) for services delivered via telehealth are no greater than if the service was delivered through in-person settings.
- Health plans shall clearly communicate to their members and provider networks about options to receive health care services via appropriate telehealth delivery modes
- Health plans shall use telehealth service delivery methods to ensure patients maintain access to behavioral health services.

“This is to serve as a clear guidance that, during this outbreak, telehealth services should be covered whenever possible and medically or clinically appropriate,” said Lou Savage, director of the Department of Consumer and Business Services. “We have an urgent need to contain the spread of this virus. One way to do that is by making sure Oregonians have access to the physical, mental, and behavioral health care services they need through multiple telehealth platforms.”

The guidance also includes expectations for provider reimbursement rates, that health plans examine their provider networks and consider contracting with more providers to bolster telehealth capacity, and to eliminate barriers to providing appropriate care by using telehealth services.

“Effectively responding to the COVID-19 pandemic includes being flexible about the ways we deliver physical and behavioral health services,” said Patrick Allen, director of the Oregon Health Authority. “This guidance will ensure OHP members, as well as public employees and educators, have access to and know about their options to receive telehealth services and providers know they can deliver these services and will get reimbursed for them.”

If you have questions about using telehealth services, contact your insurance company or health care provider. If you have questions about an insurance company or agent or need to [file a complaint](#), call the Division of Financial Regulation's advocacy team at 888-877-4894 (toll-free) or email dfr.insurancehelp@oregon.gov.

For more information on insurance and COVID-19 or to [read the complete guidance](#), visit <https://dfr.oregon.gov/insure/health/understand/Pages/coronavirus.aspx>.

For up-to-date information and resources on COVID-19, visit <https://govstatus.egov.com/OR-OHA-COVID-19>.