Telemedicine During the Age of Social Distancing

**Medicare-eligible Retirees and Beneficiaries**

Up until recently, Medicare would not cover the cost of telemedicine. Because MDLive cannot bill Medicare, MDLive has not been available to our Medicare-eligible retirees and beneficiaries. The fact that MDLive is not available to Medicare-eligible retirees and beneficiaries has not changed with recent changes in the law regarding Medicare and telemedicine services. **But something big has changed.** Medicare will now allow physicians to bill Medicare for telemedicine services. This change is not just for treatment and testing of COVID-19, but for a wide variety of services you might receive at the doctor’s office like the evaluation and management of medications and mental health services. Because your doctor can now bill Medicare for telemedicine services, you should feel free to use your doctor if they are willing to speak to you by telephone. Medicare will cover their part of the charge for that telemedicine service, then NASI will cover our part, just as if the service was provided in the office. You may still have some portion of the bill to pay (you still have to meet Medicare Part B’s deductible for example), but most Medicare-eligible folks should now be able to access their doctor’s services by telephone.

**Active Participants and Retirees and Beneficiaries who are not yet eligible for Medicare**

NASI Participants and Dependents who are not yet eligible for Medicare are encouraged to use MDLive; a telemedicine service that is covered by the NASI Welfare Fund at 100% (no deductible or coinsurance).

In news, Blue Cross Blue Shield has recently changed its practices in a way that now allows BCBS preferred providers to submit claims for telemedicine services. This is in recognition that people who can be treated effectively without the risk of entering into a doctor’s office should be able to access medical care without travelling to a healthcare facility. So now, your primary care physician may be willing to provide services to you by telephone when before, they might be been reluctant to do so as they could not charge for the service without physically seeing you. The accepted standard of care has changed given this unprecedented time of COVID-19.

Do not hesitate to contact your own physician for your typical medical care and do not be concerned if your physician is now willing to talk to you by telephone. If you obtain telemedicine services from a BCBS participating preferred provider (other than from MDLive) you will not receive 100% coverage from the NASI Welfare Fund, but telemedicine coverage will be subject to the annual deductible and the 80% (plan)/20% (you) coinsurance will apply (for Level 1 coverage).