



Navigating Telehealth During the Coronavirus Outbreak

Curi's Recommendations on Frequently Asked Questions

Updated March 17, 2020

Does my policy cover telehealth?

Your Medical Professional Liability Insurance Policy with Curi will cover telehealth visits by an insured physician, as long as the interactions meet the following criteria:

- The patients are in the same state as the insured physician, and the physician is licensed in that state. There may be some exceptions to this restriction based on Federal Government revised standards released 3/12/20, but any exceptions must be considered on case-by-case basis.
- The services being provided are within the insured physician's scope of specialty as stated in the insured's most recent application or renewal questionnaire.
- The practice is compliant with the medical board laws governing telehealth for the state(s) in which you practice.

Telehealth visits that meet the above criteria are covered with no additional premium consideration.



Is there any additional language I should include in my documentation?

We recommend practices incorporate the following language into any applicable notes by copy and paste. (Please note, the portion below in red need to be considered and actually done for each visit by any provider adopting this language.)

“On March 11, 2020, the World Health Organization declared the COVID-19 (Novel Coronavirus) viral disease to be a pandemic. As a result of this emergency, a rapidly evolving situation, practice patterns for physicians, physician assistants, and nurse practitioners are shifting to accommodate the need to treat in conjunction with unprecedented guidance from federal, state, and local authorities—which include, but are not limited to, self-quarantines and/or limiting physical proximity to others under any number of circumstances.

It is within this context (and with the understanding that this method of patient encounter is in the patient’s best interest as well as the health and safety of other patients and the public) that “telehealth” is being provided for this patient encounter rather than a face-to-face visit.

This patient encounter is appropriate and reasonable under the circumstances given the patient’s particular presentation at this time. The patient has been advised of the potential risks and limitations of this mode of treatment (including, but not limited to, the absence of in-person examination) and has agreed to be treated in a remote fashion in spite of them.

Any and all of the patient’s/patient’s family’s questions on this issue have been answered, and I have made no promises or guarantees to the patient. The patient has also been advised to contact this office for worsening conditions or problems, and seek emergency medical treatment and/or call 911 if the patient deems either necessary.”



What are some first steps to take if we are interested in telehealth?

- Check your specialty association for telehealth resources. For example, The American Academy of Pediatrics has “[Getting Started in Telehealth](#)” resource available on their website. The American Psychiatric Association developed a [Telepsychiatry Toolkit](#).
- Choose a vendor. Check with your specialty association to see if they offer materials to support the use of telehealth technologies.
- Sign a Business Associate Agreement, which must be in place with any vendor.
- Ensure computer platforms are secure and HIPAA compliant.
- Review requirements for technical infrastructure on the [healthit.gov website](#).
- Require providers and staff to complete telehealth training.
- Utilize Curi’s telemedicine informed consent form (linked below).
- Practice within your scope of specialty.
- Establish protocols for:
 - verifying patients’ identity,
 - validating the location/jurisdiction of patients and providers,
 - identifying access to emergency services local to the patient,
 - identifying emergency contacts,
 - assessing patients’ ability to use the technology platform, and
 - displaying provider credentials during a telehealth session.

Where can I find information about practicing telehealth in my state?

- The Federation of State Medical Boards (FSMB) resource, “[Telemedicine Policies Board by Board Overview](#),” is searchable by state and includes links to specific telehealth rules.



- The National Consortium of Telehealth Resource Centers divides the U.S. into twelve telehealth resource regions. Their website includes links to webinars, forums with an ability to submit questions, and vendor selection toolkits. The two regions most relevant for our members are:

1) Mid-Atlantic Telehealth Resource Center

Phone: [434.270.5338](tel:434.270.5338)

Region: Virginia, West Virginia, Kentucky, Maryland, New Jersey, Delaware, North Carolina, Pennsylvania, Washington DC

[Website Link](#)

2) Southeast Telehealth Resource Center

Phone: [888.738.7210](tel:888.738.7210)

Region: Alabama, Georgia, South Carolina, Florida

[Website Link](#)

What about reimbursement for Telehealth?

- The CMS newsroom recently made a [statement on reimbursement](#).
- The Centers for Connected Health Policy (www.cchpca.org) has information available on [Medicaid reimbursement in a state-by-state guide](#).
- Check with your contracted group health insurance payers for their telehealth reimbursement policies.

What else would be helpful to our practice?

The Curi website provides members access to these additional resources:

- [Curi Telehealth Overview](#)
- [Telemedicine Informed Consent](#)