



MDLIVE virtual visits – FAQs

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1 What are virtual visits?

Virtual visits, also known as telemedicine or telehealth, are remote video or phone visits with a doctor or clinician for nonemergency medical and behavioral health needs. Humana has teamed up with MDLIVE®, a telehealth company, to provide members with nonemergency care when they can't see their regular doctor.

NOTE: Virtual visits with MDLIVE are available to all Humana Medicare Advantage members under Part B of their benefits. Refer to the plan documents to check for specific service provider. Phone and video communication options vary by state.

2 Who are the virtual visit doctors?

MA members choose the type of clinician they want to see. The type of clinician is specific to the type of service the member chooses:

- M.D.- or D.O.-level physician for medical virtual visits
- M.D.- or D.O.-level psychiatrist or Masters- or PhD-level therapist for behavioral health virtual visits

All MDLIVE clinicians are U.S. board certified and in-state licensed and/or certified and credentialed in the states they practice. The clinicians are considered in-network for all eligible Medicare Advantage members.

3 Which Medicare plans are eligible for virtual visits?

All Medicare Advantage plans include the virtual urgent care visit benefit and the virtual behavioral health visit benefit. MDLIVE will be added to the Humana Physician Finder in 2020.

NOTE: In the Summary of Benefits, telemedicine will be under “More benefits with your plan” and referred to as “Virtual Visits - Medical” and “Virtual Visits – Mental and Behavioral Health” (previously called “Remote access technologies”). The copay amounts vary based on each plan.

4 What type of virtual urgent care services does MDLIVE provide?

MDLIVE virtual urgent care visits are designed to handle nonemergency medical issues. Members should not use MDLIVE when experiencing a medical emergency. While MDLIVE is not intended to replace a primary care doctor, an MDLIVE virtual visit can sometimes substitute a visit to the doctor's office, urgent care center or emergency room for a nonemergent reason. If a member has questions about urgent care centers, MDLIVE should be offered as an option. MDLIVE virtual urgent care visits are available 24/7/365.



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5 What type of virtual behavioral health services does MDLIVE provide?

Virtual behavioral health services include:

- Psychiatric diagnostic evaluation
- Individual or family psychotherapy (30–60 minute sessions)
- Ongoing mental and behavioral health evaluation and management (15–40 minute sessions)

All of the above services are available with M.D.-level psychiatrists or Masters/ PhD level therapists. Behavioral health virtual visits are by scheduled appointment only (initial appointments may typically occur within 5–10 days from the time an appointment is first made or requested).

Emergency or crisis situations (i.e. member is having a medical emergency, suicidal thoughts or is a danger to themselves or others around them). In such cases, members should call 911 or go to the nearest emergency room.

6 What type of illnesses and conditions does MDLIVE treat?

MDLIVE clinicians are trained to treat a wide range of conditions.

Some of the most common medical conditions are:

- Acne
- Allergies
- Constipation
- Cough/sore throat
- Diarrhea
- Ear problems
- Fever
- Flu
- Headache
- Insect bites
- Nausea/vomiting
- Pink eye
- Rash
- Med. management
- Prescription refills
- Urinary problems/UTI
- Vaginitis
- And more

Mental/behavioral health conditions include:

- Addictions
- Bipolar disorder
- Depression
- Stress
- Anxiety
- Life changes
- Trauma and PTSD
- Relationships and marital issues
- Eating disorders
- Postpartum depression
- Grief and loss
- Panic disorders
- Men’s and women’s issues
- LGBTQ support
- Parenting issues
- And more



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7 How does a member get started?

Members can connect to MDLIVE using any of the options below. All the options can be used to create an account and to see a clinician. The MDLIVE platform for selecting a clinician and initiating/scheduling visits is available 24 hours a day, 7 days a week, 365 days a year for medical needs and can schedule an appointment for a behavioral health need for both phone and video.

- Go online: www.MDLIVE.com/HumanaMedicare
- Call toll-free: **1-888-673-1992 (TTY: 711)**
Note: Visits by telephone only may not be available in some states. Communication options vary by state and laws frequently change.
- Download the MDLIVE mobile app, available on the App Store and Google Play. (Data rates may apply.)

Note: Before having a consultation, the member must first create an account. Some basic information, including member ID (i.e., H number), is required to register. After the account is created, an activation email from MDLIVE will be sent to the member. The member must follow the link in the email to activate the account before initiating a consult on a smart device or computer. The member may have consultations over the telephone (with the exception of members in Idaho and New York—visits there must be video) without clicking the link in the email, but this step allows them to connect virtually using their computer, tablet or smartphone.

8 What technology is required?

To have a telephone visit (without video), a telephone is the only technology required. If the member wishes to have a video visit, they may do so with the following equipment:

- A computer or laptop running Windows® 10, 7, Vista, XP, OSX 10.6 (Snow Leopard) or superior. A high-speed internet connection, a webcam with at least 1.3 megapixels, and a microphone (most webcams already have a microphone built in) are also required.
- Most smart devices, including iOS and Android tablets and smartphones. The app can be downloaded from the App Store (iOS) or from Google Play (Android).

9 When can members start using MDLIVE services?

Since January 1, 2020, all active Humana Medicare Advantage members have access to virtual visits with MDLIVE.



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10 Are providers available for immediate visits?

For urgent medical concerns, a member can select an option to see the next available doctor. No appointment is necessary. Virtual behavioral health visits are by scheduled appointment only (initial appointments may typically occur within 5–10 days from the time an appointment is first made or requested). In case of emergency, the member should call 911 or visit the emergency room.

11 What is the member's cost for services?

Virtual urgent care visits range between \$0–\$40 copay depending on your plan. See your Evidence of Coverage for details or call the number on the back of your medical ID card. Copays depend on the member's health plan and are paid by the member before each visit.

12 How are services charged?

For plans that require a copay at the time of service, MDLIVE will require a credit card, debit card or prepaid credit card submitted prior to the appointment, which will be charged before the visit. MDLIVE will provide a refund if a member cancels the appointment at least 24 hours before the scheduled appointment.

13 What happens if the MDLIVE clinician cannot treat the condition?

If the MDLIVE clinician deems they are unable to provide services, they may direct the member to seek care through a local ER or physician. In these instances, the member's method of payment supplied at the beginning of the call will not be charged and a claim will not be filed with Humana. The member will still be charged if the doctor provides a consultation but does not give a prescription.

14 Are all MDLIVE clinicians in network?

Yes. Claims will be received with MDLIVE as the provider for virtual visit services, regardless of the doctor selected.

15 Can MDLIVE be used while traveling?

Yes. MDLIVE clinicians are in network in all areas they service. MDLIVE currently provides services in the District of Columbia and all U.S. states. Consultations are offered by video only (app or web browser) in some states (laws frequently change). In Arkansas, the first visit must be video but subsequent visits can be phone or video. Services are also provided in the U.S. Virgin Islands and Puerto Rico although availability may be limited.



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16 Is a referral or authorization required for services provided by MDLIVE?

No. Members may use MDLIVE services without a referral or authorization.

17 Can MDLIVE prescribe medication as part of a visit?

Yes, in most situations.* If the MDLIVE doctor determines medication is medically necessary, they can write a prescription for non-narcotic medications (i.e. no DEA-controlled substances). Prescriptions are electronically sent to the pharmacy of choice as soon as the consultation is over.

*Some state laws require that a doctor can only prescribe medication in certain situations and subject to certain limitations. If a controlled substance might be warranted after a behavioral health virtual visit, the clinician may contact the member's primary care physician to recommend a prescription by the primary care physician for the member.

18 Is there a limit on medication refills?

For medication refills, members are limited to two 30-day refills per calendar year. This is to ensure members are not using MDLIVE as a replacement to their PCP. MDLIVE physicians can fill one month or until the patient has a visit with their provider. For behavioral health refills, if the originating prescriber is a doctor at a brick and mortar facility, a prescription can be refilled as a stop gap between their next visit with their behavioral health provider. If the originating prescriber was the MDLIVE clinician, they can continue to provide refills as necessary.

19 Are there limited number of visits for virtual urgent care or virtual behavioral health visits?

There are no limits to visits for virtual urgent care or virtual behavioral health visits. There is a limit to one visit per day for each service. The MDLIVE provider will determine what is necessary for treatment for each specified need.

20 If a member cannot have a video conference for behavioral health visits, can telephonic care be administered by MDLIVE?

Yes, although it is strongly encouraged for the member to have the visit via video, if it is not possible, the member can be served telephonically.

21 How are virtual behavioral health visit notes shared with Humana clinicians and PCPs?

There is an option to fax or email consult notes based on preference. Email addresses and fax numbers must be provided.



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22 Are people who speak other languages other than Spanish and English able to use MDLIVE?

Yes. MDLIVE offers translation services. Members can contact the MDLIVE call center with a translation request. MDLIVE helps to match members with providers who speak their language.

23 Does MDLIVE conduct court-ordered or other clearances?

No. MDLIVE would not be an appropriate resource for these types of clearances. However, they do conduct evaluations and diagnoses that can be downloaded and printed for a member's needs.

24 Who can the member contact with MDLIVE technical issues or questions on a specific MDLIVE provider?

For questions specific to the MDLIVE services, members can call MDLIVE at **1-888-673-1992 (TTY: 711)**.

25 Can a caregiver who does not have Humana insurance still use MDLIVE?

Yes. MDLIVE services are available to non-Humana members, but the caregiver would need to check their own insurance for coverage. If they do not have coverage, they may still use MDLIVE services for the full cost of the visits. Pricing is determined by visit.

Limitations on telehealth services, also referred to as virtual visits or telemedicine, vary by state. These services are not a substitute for emergency care and are not intended to replace your primary care provider or other providers in your network. Any descriptions of when to use telehealth services is for informational purposes only and should not be construed as medical advice. Please refer to your evidence of coverage for additional details on what your plan may cover or other rules that may apply.



Important!

At Humana, it is important you are treated fairly.

Humana Inc. and its subsidiaries do not discriminate or exclude people because of their race, color, national origin, age, disability, sex, sexual orientation, gender identity, or religion. Discrimination is against the law. Humana and its subsidiaries comply with applicable Federal Civil Rights laws. If you believe that you have been discriminated against by Humana or its subsidiaries, there are ways to get help.

- You may file a complaint, also known as a grievance:
Discrimination Grievances, P.O. Box 14618, Lexington, KY 40512-4618
If you need help filing a grievance, call **1-877-320-1235** or if you use a **TTY**, call **711**.
- You can also file a civil rights complaint with the **U.S. Department of Health and Human Services**, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at **<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>**, or by mail or phone at **U.S. Department of Health and Human Services**, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, DC 20201, **1-800-368-1019, 800-537-7697 (TDD)**.

Complaint forms are available at **<https://www.hhs.gov/ocr/office/file/index.html>**.

Auxiliary aids and services, free of charge, are available to you. 1-877-320-1235 (TTY: 711)

Humana provides free auxiliary aids and services, such as qualified sign language interpreters, video remote interpretation, and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate.

Language assistance services, free of charge, are available to you. 1-877-320-1235 (TTY: 711)

Español (Spanish): Llame al número arriba indicado para recibir servicios gratuitos de asistencia lingüística.

繁體中文 (Chinese): 撥打上面的電話號碼即可獲得免費語言援助服務。

Tiếng Việt (Vietnamese): Xin gọi số điện thoại trên đây để nhận được các dịch vụ hỗ trợ ngôn ngữ miễn phí.

한국어 (Korean): 무료 언어 지원 서비스를 받으려면 위의 번호로 전화하십시오.

Tagalog (Tagalog – Filipino): Tawagan ang numero sa itaas upang makatanggap ng mga serbisyo ng tulong sa wika nang walang bayad.

Русский (Russian): Позвоните по номеру, указанному выше, чтобы получить бесплатные услуги перевода.

Kreyòl Ayisyen (French Creole): Rele nimewo ki pi wo la a, pou resevwa sèvis èd pou lang ki gratis.

Français (French): Appelez le numéro ci-dessus pour recevoir gratuitement des services d'aide linguistique.

Polski (Polish): Aby skorzystać z bezpłatnej pomocy językowej, proszę zadzwonić pod wyżej podany numer.

Português (Portuguese): Ligue para o número acima indicado para receber serviços linguísticos, grátis.

Italiano (Italian): Chiamare il numero sopra per ricevere servizi di assistenza linguistica gratuiti.

Deutsch (German): Wählen Sie die oben angegebene Nummer, um kostenlose sprachliche Hilfsdienstleistungen zu erhalten.

日本語 (Japanese): 無料の言語支援サービスをご要望の場合は、上記の番号までお電話ください。

فارسی (Farsi)

برای دریافت تسهیلات زبانی بصورت رایگان با شماره فوق تماس بگیرید.

Diné Bizaad (Navajo): Wóda hí béésh bee hani'í bee wolta'ígíí bich'í' hódíílnih éí bee t'áá jiik'eh saad bee áká'ánída'áwo'déé nika'adoowól.

العربية (Arabic)

الرجاء الاتصال بالرقم المبين أعلاه للحصول على خدمات مجانية للمساعدة بلغتك