



# TELEMEDICINE AND COVID-19

## Frequently Asked Questions



During this unprecedented time, continuity of care for LGBTQ individuals is more important than ever. Older adults and individuals with chronic health conditions, including compromised immune systems, are the most at risk for serious complications from COVID-19. LGBTQ individuals are even more vulnerable to severe COVID-19 complications than non-LGBTQ individuals for three main reasons:

- + LGBTQ individuals use tobacco at rates 50% higher than the general population. COVID-19 is a respiratory illness that has proven particularly dangerous to smokers.
- + LGBTQ individuals have higher rates of HIV and cancer — both of which can lead to compromised immune systems.
- + LGBTQ individuals continue to experience or fear discrimination and as a result are reluctant to seek timely medical care. LGBTQ older adults, particularly, have a greater fear of discrimination in healthcare — combined with their increased risk for complications from COVID-19.

Many healthcare providers are now offering virtual visits using technology to connect with their patients. This technology has been around for over 50 years, but the telemedicine trend has accelerated as a way to limit the spread of COVID-19, keep people safe, and maintain continuity of care.

### What is Telemedicine?

Telemedicine visits can be a typical appointment with a healthcare provider can occur from your home using common video chat tools. **It is important to note that your protected health information remains private and confidential**, just like if you were to see your healthcare provider in person.

### What types of care can I receive using telemedicine?

Both COVID-19-related appointments and regular check-ins, evaluations, and psychological appointments can be conducted and — depending on your health insurance — charged at the same rate or less than office visits. Common reasons for telemedicine visits are:

- + Sick and Well Primary care visits
- + Chronic care management including diabetes, high blood pressure, HIV, and PrEP follow-up appointments
- + Medication refills, including hormone therapy
- + Mental Health Services/Psychotherapy

**NOTE:** Your provider will let you know if you need an in-person visit for specific treatments or labs.

## What about mental health care?

Your on-going mental health needs have not gone away. In addition, many people are experiencing high levels of stress and anxiety related to the impact of the COVID-19. Given this, many health insurers are modifying their fees for mental health support related telemedicine services and counselors are moving to set-up their “distance counseling” services, also known as [telebehavioral health](#). If you are already in psychotherapy or another type of counseling, check with your provider to see if this is an option.

## What if I am on prescription medications?

If you are on prescription medications, make sure to discuss these with your provider. Most prescriptions — like PrEP, hormone replacement therapy and prescriptions typically considered controlled substances — may be filled via a telemedicine visit. In addition, you might want to:

- + **Request a longer prescription:** Many pharmacies are advising doctors to provide extended 90-day prescriptions versus the standard 30-day fill.
- + **Consider mail-in prescription delivery:** To keep yourself safe and to ensure proper social distancing, major pharmacy chains have updated their policies to allow for free delivery of eligible prescriptions

## Will my telemedicine visit be covered by my insurance?

Most major health insurance companies have options for telehealth visits

- + **People with commercial health insurance (private insurance):** Most private insurers allow the option for telemedicine. Call your insurer to see what options are available to you — make sure you ask about deductibles, coinsurance and other financial barriers that may arise if you use the telemedicine option.
- + **Medicare and Medicaid:** For Medicare, the [Centers for Medicare and Medicaid Services have recently relaxed telemedicine regulations to allow visits as covered](#). These visits could be related to a COVID diagnosis or could be used for general wellness/check-in visits with your provider. For Medicaid, currently every state and the District of Columbia provide an option to reimburse you for telehealth appointments. [Check your local regulations to see how to qualify](#).
- + **People without insurance:** People without insurance may be able to access telemedicine services through

[Federally Qualified Health Centers](#) or similar community clinics. This CDC site lists [LGBTQ clinics](#) where you may also find care.

## Is telemedicine available where I am?

While there have been changes to federal regulations to telemedicine recently, each state may have its own regulations. Contact your healthcare provider for more information on local regulations.

## How do I get started?

Contact your healthcare provider or local health clinic to see whether telemedicine visits are available for you. These visits are not restricted to providers with which you already have a relationship. You can also start-up with a new provider through telemedicine — this is especially useful if you're just starting out your search for a healthcare provider. Additionally, some states allow care with [providers that are out-of-state](#), in case you are self-isolating in a location that isn't where your care is typically provided or you cannot find LGBTQ competent care near you.

“ If you live in an environment where you know from friends and neighbors that it's not OK to be out as LGBTQ at the local clinic, telemedicine gives you access to unlimited experts who are more affirming of who you are. ”

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