

COVID-19 Provider Update

March 25, 2020

Keep up to date on Argus policies regarding COVID-19

At this unprecedented time, the health and safety of the community is of the utmost importance to Argus. In light of the COVID-19 pandemic, we have closed our office to walk-in traffic until further notice.

Our team will continue to support your needs through online and telephone channels. You can reach our Customer Service Centre at 298-0888 between the hours of 8:30 am and 5:00 pm or email insurance@argus.bm for assistance. We also encourage you to use our secure **Provider Portal** to gain access to member information and self-service tools.

Healthcare providers are needed now more than ever and we want to ensure that our members receive the care they require. See our latest policy updates below:

CLAIMS SUBMISSION

Having effect from Monday, March 23, 2020, Argus will only accept electronic claims submission. Hard-copy paper claims will not be accepted until further notice as our offices have been closed to the public to protect our customers, employees, providers and the community during the COVID-19 global pandemic. PDF or text versions of claims forms can be uploaded to our provider portal. If your Medical Practice Management software does not export claims in PDF or TXT format, paper claims can be scanned into PDF format.

A new Online Claims submission feature is also available on our **Provider Portal**. This feature displays an online version of the Health Insurance Claim Form (Bermuda Health Council-approved version) that allows for claims to be typed in online.

For assistance with our Provider Portal, please contact our Customer Service Centre at 298-0888 or email insurance@argus.bm.

ELECTRONIC PAYMENT

Once set up, funds will be transferred into your account typically on Tuesday or Wednesday and a PDF version of the associated Explanation of Payment (EOP) will be emailed to the specified email address. Should you choose not to sign up for EFT, you will experience a delay in payment as cheques will not be produced or distributed for at least 60 days or until the Bermuda Post Office resumes service.

For assistance with setting up EFT (electronic fund transfer) for payments, please contact our Customer Service Centre at 298-0888 or email insurance@argus.bm.

Argus Group Holdings Limited

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COVERAGE OF PHONE AND ONLINE VIDEO CALLS

Having effect from March 13, 2020, Argus will cover phone and online video calls for **60 days** for insured members* in alignment with **guidance from the Bermuda Health Council**. **Members should not have a co-pay for these services**. Coverage is for regulated healthcare professionals only, including but not limited to:

- Physicians
- Registered Dietitians
- Clinical Psychologists
- Clinical Psychiatrists

Reimbursement for phone and online video calls will be equal to coverage of an office visit in accordance with the member's current health plan benefits. **Claims should be submitted for evaluation and management of patients, not for general queries by patients or members of the public**. Claims should be submitted electronically with the following codes:

- CPT code for an office visit
- In Section 17 of the claim form, enter the appropriate CPT code below to indicate that a phone or online video call occurred. This will not impact the total reimbursement amount.
 - o 99441: Phone evaluation and management by physician or qualified health professional 5-10 min
 - o 99442: Phone evaluation and management by physician or qualified health professional 11-20 min
 - o 99443: Phone evaluation and management by physician or qualified health professional 21-30 min
 - o 99444: Online evaluation and management by physician or qualified health professional

***For insured members with Home & Office (HO) benefits. Check coverage details by logging into the secure Provider Portal.**

OVERSEAS MEDICAL TREATMENT OPTIONS

If your patient has planned overseas medical treatment that has not already been rescheduled or cancelled, please contact One Team Health (OTH) at overseascare@argus.bm or on 1-800-720-7315. Urgent cases will be considered individually depending on the severity and nature of treatment.

Argus will cover initial consultation and follow-up telemedicine visits with overseas medical providers based on your patient's current overseas care benefits*. Please note that telemedicine visits must occur between the patient, the local managing physician and the overseas physician. For assistance with scheduling appointments, contact OTH and a Case Manager will be able to direct you to a provider based on the patient's needs and to minimise out-of-pocket expenses.

Members who have recently received a challenging diagnosis (e.g. cancers, blood disorders, spinal surgery, etc.) may utilise the InfiniteMD virtual medical second opinion offered by Argus. Contact OTH to get started.

***For insured members with Major Medical (MM) benefits. Check coverage details by logging into the secure Provider Portal.**

INFORMATION RESOURCES FOR PATIENTS

FAQs for Argus Health members can be found [here](#).

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