

COVID-19 Provider Update

July 10, 2020

Keep up to date on Argus policies regarding COVID-19

The Argus office at 14 Wesley Street is now open to the public 9am to 4pm Monday to Friday.

Our team will continue to support your needs online and by telephone. You can reach our Customer Service Centre on (441) 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

We encourage your practice to continue to submit claims electronically. 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.

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

14 Wesley Street TEL +1 441.298.0888 insurance@argus.bm
Hamilton HM 11 FAX +1 441.292.6763 argus.bm



COVID-19 Provider Update

July 10, 2020

COVERAGE OF PHONE AND ONLINE VIDEO CALLS

Argus will continue to cover phone and online video calls until August 31, 2020 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 to be debriefed on facility testing and quarantine requirements, as this may differ by care facility, city or state.

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](#).

Argus Group Holdings Limited

14 Wesley Street TEL +1 441.298.0888 insurance@argus.bm
Hamilton HM 11 FAX +1 441.292.6763 argus.bm

