



# Another Avenue to Care

## How setting up a telemedicine program for plan members benefits everyone

The next time your child is sick, what if you or your employees had the opportunity to speak with a physician without leaving the office or home? Instead of sitting in a doctor's office for hours, you make a quick phone call, explaining the symptoms to a nurse. Then, shortly after, you're able to talk with a doctor who can prescribe medication.

Telemedicine programs that allow you to do this are becoming more popular as it takes longer and longer for patients to see their doctor, which is partly due to more primary care physicians (PCP) getting out of the industry.

"We're finding more and more employees and members that are stating it's taking two and three weeks to get in to see their PCP for non-emergency conditions," says Susan Lehne, account manager at HealthLink.

The research firm Merritt Hawkins, a part of AMN Healthcare, surveyed 1,400 medical offices to track the average time needed to schedule a new patient doctor appointment in 15 large metropolitan areas. Wait times ranged from one day to eight months with an average of 19 days.

### **If a health plan includes a telemedicine program, how would it work?**

With telemedicine programs offering extended and weekend hours, or even 24/7 access with some, health plan members are able to call and first talk with a customer service representative at their convenience. Once they give information like name and date of birth, the telemedicine rep looks up their eligibility file and covers the method of payment — although some plans cover the cost at 100 percent to encourage use.

Next, the call is handed over to a nurse who goes over the symptoms and builds a history of current prescriptions and when you last visited your PCP.

Then, the member agrees to continue the consult with a physician, finding time for a follow-up phone call. The doctor, in the meantime, listens to the phone recording and goes over the case file.

At the time of the phone call, both the physician and nurse talk with the patient, just like in an office setting. In addition, the nurse makes an outreach call within 24 hours to follow-up.

It's important to note that telemedicine programs have no problem recommending a specialist or that you go back to your PCP. They also may request blood work or additional tests.

### **What are the benefits to a program like this?**

When an employee consults with the telemedicine program, rather than going to a clinic or emergency room, there can be significant cost savings for the employer as well as the health plan member in terms of co-pay costs. Telemedicine programs have been found to reduce the amount of emergency room and urgent care visits.

Another benefit is convenience — a telemedicine program can decrease the time away from the office. A parent who needs to discuss a dependent child's symptoms doesn't always have to leave the office, and once he or she talks to a physician and feels better about the next step, they will be more able to focus on their work.

### **What else is important to know about setting up a telemedicine program?**

A telemedicine program can be set up from either a self-funded perspective or added to a fully insured plan as part of the premium. Either way, the first step is to talk to your health care broker.

You do want to pay attention to how you're charged. Typically when you incorporate a telemedicine program into your plan, it's on a per employee or per member per month cost basis. However, some programs are set up on a per consult basis; so, if your membership is not utilizing it a lot, you're not going to be charged as much.

Communication to members is key. Make sure they know this is an option, and then keep reminding them. Many times an employer announces the program initially, but then members have a tendency to forget.

Telemedicine is just another avenue to health care that you may want to seriously consider adding to your health plan's arsenal. In fact, the American Telemedicine Association has found that 70 percent of U.S. patients are comfortable communicating with doctors via text, email and video.

