

BENEFITS TOOLKIT

Telemedicine

Provided by Aebly & Associates Insurance Services, Inc.

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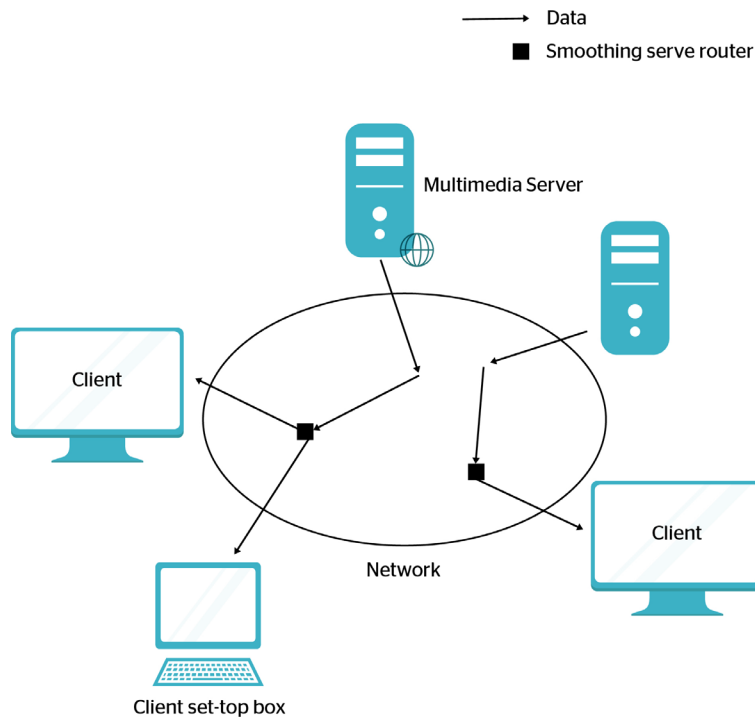
Introduction

As technology has developed, so has people’s ability to overcome the traditional communication barriers of time and distance. The practice of telemedicine (also known as virtual visits, telehealth and e-health) is a step forward in the health care industry to use telecommunication to bridge the gap of time, distance and affordability to reach patients in need of medical attention.

This toolkit serves as an introductory guide to telemedicine. It is not exhaustive and is intended to be used for informational purposes only. Contact a professional prior to implementing a telemedicine plan at your organization.

What is telemedicine?

Telemedicine uses technology to facilitate communication, whether real time or delayed, between a doctor and patient who are not in the same physical location for the purpose of medical evaluation, diagnosis and treatment. Usually a patient is able to communicate from his or her home with a doctor through a live video, audio or patient data transfer system. Doctors can see the patient and assess his or her symptoms, as well as obtain the patient’s records and medical history from electronic medical records.



Advances in telecommunication allow the exchange of medical information from one site to another to serve patients in a clinical setting. Although telemedicine is not a complete replacement for direct patient care, it can be a useful tool for a variety of medical services, such as evaluation, diagnosis and prescribing treatment.

Trends in Utilization

Since its introduction into the health care landscape, telemedicine has grown at a rapid pace—and it continues to do so. According to a survey released by the National Business Group on Health, 97 percent of large employers in the United States are predicted to offer their employees access to telemedicine services by 2019. Additional statistics on telemedicine utilization are listed below.

NUMBER OF VIRTUAL DOCTOR VISITS IN THE UNITED STATES



1 million

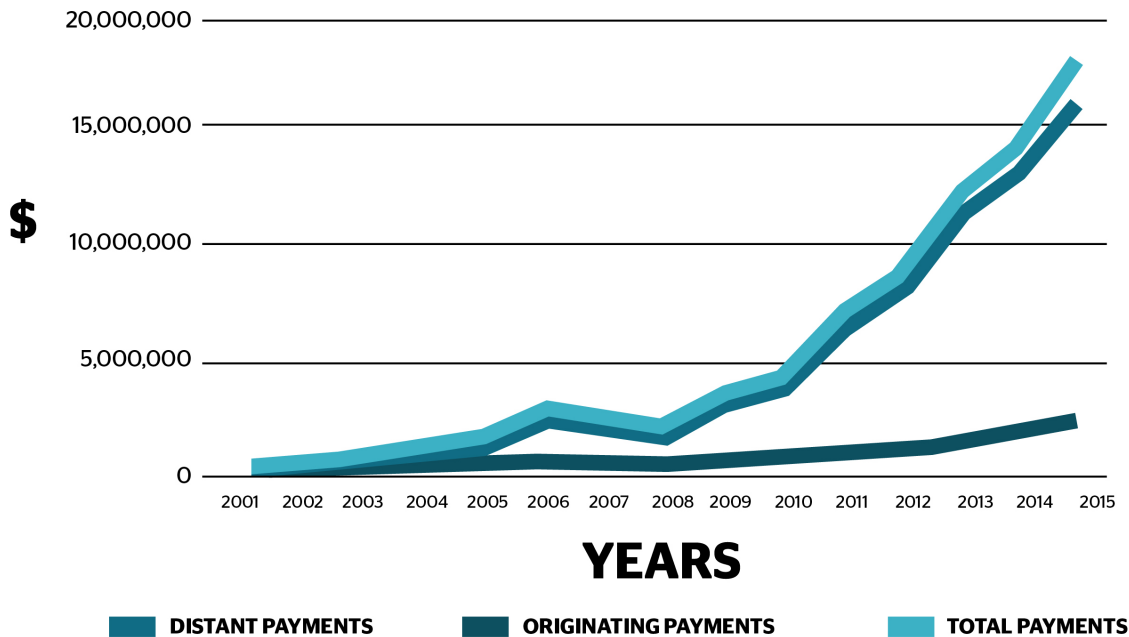


1.2 million

Source: American Telemedicine Association

The Centers for Medicare and Medicaid Services reported that its total payments for telehealth services increased 25 percent in 2015. This increase indicates that providers have been successfully integrating telemedicine into their traditional health care approaches.

MEDICARE PAYMENTS FOR TELEHEALTH SERVICES



Source: Foley and Lardner, LLP

These trends demonstrate that telemedicine continues to rise in popularity. As technology continues to evolve and the price of traditional health care steadily increases, employees will be more likely to choose telemedicine as a routine health care option, which is why you should become informed on telemedicine services so you can meet this demand.

Benefits of Telemedicine

Fueled by technological advances and answering the demand for convenient care, telemedicine delivers many advantages. Although it is not the same as sitting in a doctor's office, a telemedicine visit with a doctor can prove beneficial by warding off further illness or disease, stabilizing a condition until a patient is able to reach a hospital or monitoring a patient at home. Telemedicine is not a complete replacement for face-to-face health care, but it can be a tremendously helpful supplement and even a temporary substitute for traditional medical care.

Remote Access and Specialist Availability

Communicating remotely with a doctor is a primary function of telemedicine. With this technology, doctors can reach patients in remote, rural and underserved areas where there might not be an available doctor or hospital. Through telemedicine, patients can access doctors for routine visits, emergency care or diagnostics from a specialist. Another benefit of telemedicine is increased access to specialists.

Even when patients live in urban areas with numerous doctors and hospitals, specialists for rare health conditions may not practice in the area. Telemedicine enables patients in both rural and urban areas to connect with specialists who may be hundreds of miles away. This can translate into cost savings as telemedicine reaches those who would not normally seek care or preventive services, helping them remain healthy.

Telemental Health

Telemental health is a cost-effective way to improve access to specialty mental health services in rural and underserved communities. In addition, provider organizations struggle to recruit and retain mental health specialists. As a result, nonmental health providers (e.g., general practitioners) are often placed in the position of serving patients who have severe mental health problems without the proper resources. Some patients in remote areas face the decision to either travel long distances for mental health services or forgo treatment entirely.

The following statistics illustrate the need for proper mental illness and substance abuse treatment in the United States:



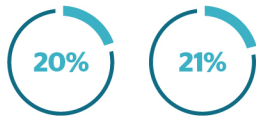
Approximately **1 out of 5 adults** experience a mental illness in a given year.



Approximately **1 out of 5 teenagers**, ages 13 to 18, experience a severe mental disorder at some time in their lives.



Approximately **10.2 million adults** with a substance abuse disorder have a co-occurring mental illness.



Approximately **20 percent of state prisoners** and **21 percent of local jail prisoners** have a recent history of a mental health condition.



Serious mental illness **costs the United States \$193.2 billion** in lost earnings every year.

In addition to the high numbers described above, there is a critical mental health provider shortage. A report to Congress found that 55 percent of the nation's counties have no practicing psychiatrists, psychologists or social workers.

Cost Savings

Reduction in costs is another major benefit of telemedicine. Patients save money for routine and specialist care because they don't have to pay travel expenses for distant doctors and don't have to take time off work to travel and then sit in a waiting room. Doctors are also more efficient in the number of patients they can see in a day, which can help reduce overhead costs. In addition, remote monitoring can help lessen the much larger cost of long hospitalizations or in-home nursing, and it may reduce the cost of managing chronic conditions. Remote monitoring can also help prevent hospital readmission by properly supervising care following a patient's discharge from the hospital.

Convenient Care

For some patients, the comfort and convenience of consulting with a doctor from the safety of their own home is a tremendous advantage. The convenience can also improve care. For example, whereas patients might forget to bring medications with them to a traditional office visit, when patients are at home they have ready access to the information necessary for the doctor to diagnose and prescribe. Telemedicine is particularly convenient for elderly and disabled patients, patients who may not speak English and patients who have agoraphobia. Also, because the patient is at home, it is often easier to take notes or even include a family member who can help retain important information from the doctor.

Potential Challenges of Telemedicine

Though telemedicine and telemental health services clearly have their advantages, there are also a handful of disadvantages and potential legal pitfalls.

Fewer In-person Consultations and Reduced Care Continuity

Having a well-established, trusting relationship with your doctor is crucial to your long-term health, and can also save you money in the long run. Moreover, research shows that patients who have a good relationship with their doctor receive better care and are happier with the care they receive. In cases where patients are using on-demand telemedicine services that connect them with a random health care provider, care continuity may suffer. Moreover, a patient's primary care provider may not have access to records from telehealth visits, and telehealth doctors may not have access to a patient's health history, which can create problems for both health care providers and the patient.

Telemedicine Requires Specific Equipment

Because telemedicine is done over the internet, patients must have access to the internet and possess the necessary technological skills in order for virtual visits to be effective. According to eVisit, a telehealth software company, patients need to have the following pieces of equipment to have a virtual visit:

- A computer or mobile device
- An integrated or external microphone
- An integrated or external camera
- Internet connection
 - Ideally, a patient's internet speeds should be at least 15 megabits per second (Mbps) download and 5 Mbps upload. Patients can check their internet connection at www.speedtest.net.

Telemedicine Requires Basic Technological Skills

Patients must have basic computer skills in order to successfully use telemedicine. For example, a patient must be able to sign on to a computer and navigate to the website in order to access a virtual health visit. Though these tasks may seem simple, for individuals with disabilities, the elderly or individuals lacking technological skills, these tasks may be too difficult to accomplish. These individuals may need extra help from family, friends or professional caregivers in order to access such services.

Overview of Legal Considerations

Telemedicine is currently subject to various federal and state laws and regulations. With the Affordable Care Act, the federal government announced the move toward encouraging and including telehealth services in health care coverage at the federal level through Medicare, in selected circumstances.

However, there is not currently a uniform legal approach to telemedicine, which is a major challenge for employers. The federal government strictly limits the telemedicine services provided for and reimbursed by Medicare, but leaves such decisions for Medicaid programs up to the state. Due to the complexity of such laws and the differing state-by-state compliance obligations, it is highly recommended that your organization speaks with an attorney or legal professional prior to plan implementation.

Telemedicine Best Practices - Communication

The way in which employers communicate benefits information to employees has a huge impact on how well the programs are understood, utilized and perceived by employees. However, the process of creating and delivering a manageable and effective benefits communication program can be a time-consuming undertaking. Consider using the following helpful tips and best practices to streamline the success of your program.

Developing a Communications Plan

There are a variety of steps to take when developing a communications plan, including the following:

1. Prepare your benefits communication plan of action.
 - Determine who will prepare your benefit communications and the costs involved.
 - Designate responsibilities for the preparation of each communication. Be sure to consider both internal and external assistance.
2. Understand benefits communication responsibilities and get organized.
 - Develop a plan that includes required, as well as optional communications that may be helpful.
 - Keep employees and beneficiaries informed of changes to their benefits, and explain confusing terms and features of the plans.
3. Select, prepare and distribute communications to fit corporate objectives and employee needs.
 - Target segments of employees who would benefit most from specific features of a benefit by sending tailored communications.
 - Decide what type of communication will be most appropriate for relaying messages to employees.
 - Determine who will manage the production process of writing, editing and designing communications.
4. Evaluate the effectiveness of your benefits communications.
 - Survey employees and make recommendations based on feedback.

- Establish and monitor indicators of behavior after communications are distributed.
- Revise your communications to meet realistic goals and expectations, your employees' needs, your communication plan objectives and your organization's requirements.

Avoid Common Communication Plan Mistakes

Providing your employees with ample informative resources will help better convey your message, but this task should be done with caution. Use the following tips to avoid communication mishaps.

Verbal Communication Pitfalls

Communicating inaccurate information to employees is always a major concern when using managers and supervisors to relay benefits information. Keep in mind that misinformation not only causes an employee relations problem, but has the possibility of causing litigation as well. Consider these tips to avoid problems:

- Consider allowing only specific HR personnel to discuss benefits information with employees.
- Remind those who may be asked questions regarding benefits, such as supervisors and managers, to review their plan documents carefully. They should refer employees to the HR department if they are unsure of how to address any question.
- Whether formal or informal, do not make promises regarding any aspect of the benefits plan that the company will not be able to keep.
- State in the plan documents that plan amendments are to be made only in writing and approved by the corporate representative or plan administrator, if applicable.

Written Communication Considerations

Employees often rely on summary plan descriptions to determine their rights under a specific plan. In the event of an issue due to discrepancies between plan documents and the summary plan document, the summary plan document can hold up in court. Because of this, it is crucial to make sure that the summary plan document is correct, current, clear and in agreement with the plan documents, handbooks and all other benefits information.

Other general helpful tips include the following:

- Keep a copy of each communication or disclosure sent to employees, however informal.
- Make sure all documents relating to the plan do not include any misleading information before distributing. Request additional information from the plan administrator regarding information that you believe may be misleading.

Resources

This section outlines various telemedicine resources for you and your organization. To print out any of these resources separately from the toolkit, please follow these instructions:

1. Choose the “Print” option from the “File” menu.
2. Under the “Settings” option, click on the arrow next to “Print All Pages” to access the drop-down menu. Select “Custom Print” and enter the page number range you would like to print, or enter the page number range you would like to print in the “Pages” box.
 - a. Telemedicine Announcement – Email Template—Page 14
 - b. Know Your Benefits: Virtual Appointments Now Available—Page 15
 - c. Questions to Ask Your Doctor—Page 16
 - d. Telemedicine Vendor Questionnaire—Pages 17-18
 - e. Telemedicine Infographic—Page 19
3. Click “Print.” For more information, please visit the Microsoft Word [printing support page](#).

Employee Education and Communication

Employers are ultimately responsible for educating their employees about the health coverage options they offer, including telemedicine coverage. Use easy-to-read, customizable articles to educate your employees and fulfill your responsibility. Listed on the following pages are three educational telemedicine resources for your employees.

Telemedicine Vendor Questionnaire

On Pages 17-18, there is a customizable telemedicine vendor questionnaire. Send this questionnaire to a vendor to inquire about its ability to help with the initiation, implementation and management of your telemedicine program.

Telemedicine Infographic

Page 19 features a printable infographic that you can use to explain what telemedicine is and how it works to your employees.

Telemedicine Announcement – Email Template

Subject line: Introducing: Telemedicine Benefits

employees,

As technology evolves, doctors are finding more ways to efficiently and conveniently care for their patients. One such method is through the use of telemedicine—a form of technology-based communication that allows a doctor and patient to communicate without being in the same physical space. Although telemedicine is not a complete replacement for direct patient care, it can be a useful tool for a variety of medical services, such as evaluation, diagnosis and prescribing treatment.

As you prepare for a telemedicine appointment, you should consider several things.

- You will need access to a laptop, phone or tablet, as well as an internet connection.
- Because there is physical separation in telemedicine, any information you are able to provide, such as personal medical records and family medical history, can be helpful to your doctor.
- If you are recovering or being cared for at home, it might be helpful to include caregivers in the visit.

For many patients, obtaining medical care can cost a great deal in time, resources and money. Telemedicine is a service that can help reduce the barriers of time and distance to a hospital or doctor’s office.

For more information on telemedicine, contact [insert contact name] at [insert contact information].

[Insert salutation],

[Insert name]

KNOW YOUR BENEFITS.

From

Virtual Appointments Are Now Available

Dear employee,

Did you know virtual appointments are now available through our health care provider, [\[insert provider\]](#)?

With virtual appointments, you can easily connect with a doctor from your [\[insert how—for instance, a mobile device or computer\]](#). Doctors can do things like write prescriptions or diagnose and treat a range of nonemergency medical conditions through this virtual platform. Additionally, the cost of a virtual appointment is typically lower than going to a doctor's office, urgent care center or emergency room.

A virtual appointment is good for a number of mild conditions, but is not suitable for severe symptoms like a high fever or a debilitating cough. A virtual appointment could be appropriate for the following circumstances:

- Bronchitis
- Mild coughs
- Allergies
- Mild fevers
- Pinkeye

You should **not** use a virtual appointment in any of the following situations:

- Chronic conditions
- Anything requiring a hands-on exam
- Cancer or other complex conditions
- Anything requiring a test
- Broken bones, sprains or injuries requiring bandaging

Connecting with a doctor can be as easy as visiting [\[insert website\]](#) or calling [\[insert phone number\]](#).

[\[Insert additional information\]](#)

Sincerely,

[\[Insert name\]](#)

[\[Insert title\]](#)

KNOW YOUR BENEFITS.

From

Questions to Ask Your Doctor

Note: The questions listed below are designed to help you maximize your health care dollars. These questions should not be used as a substitute for your doctor's professional, medical advice.

Patients often accept their doctors' advice without truly understanding what alternative treatments are available, and what—if any—differences there are in cost and effectiveness among those alternatives. Asking questions can help you decide what treatment plan is best for both your health and your wallet.

Questions to Ask: General

1. Why is this treatment necessary?
2. How much will my treatment cost?
3. Can I be treated another way that is equally effective but less costly?
4. What is the current procedural terminology (CPT) code of this treatment so I can price shop this procedure?
5. What can I do to improve my condition?

Questions to Ask: Prescriptions

1. Why are you suggesting this specific dosage?
2. Is my prescription in my insurance's approved list? Or, is this a specialty drug?
3. Can you recommend a lower-cost generic or over-the-counter drug as an alternative?

Notes:

Aebly & Associates Insurance Services, Inc.
West Seneca, NY 14224
7166752100

Date:

COMPANY BACKGROUND INFORMATION

Name of vendor:

Number of years in business:

Services or expertise offered:

Any security breaches or HIPAA violations?

Exposure control plan:

Medical or clinical background of current staff:

Is staff full or part time?

Current staff certifications:

How is the staff trained?

QUESTIONS TO ASK VENDORS

1. What are the initial and ongoing costs for your platform?
2. What are the video conferencing and communications capabilities?

Language Services, Inc.

- a. Is your platform secure and HIPAA-compliant?

- b. Are there browser requirements?

- c. What are your network requirements?

- d. Does your platform allow for communications to patients at home?

- e. Is your platform available on mobile devices?
 - i. If so, which devices?

- f. Does your platform allow for live sharing of test results?

3. Does your platform allow for device integration?

- a. If so, what kind?

4. Does your company provide training and support?

- a. If yes, what kind?

- b. Do I need to purchase training packages after setup?

5. Can you bill patients through the platform?

6. Do I need to purchase additional equipment?

- a. If yes, what kind?

7. Can patients be reimbursed for using your platform?

Get to Know **Telemedicine**

What is it?

Telemedicine is a form of technology-based communication that allows a doctor and patient to communicate without being in the same physical space.



How does it work?

Through the use of technology, communication is facilitated either in a real-time or delayed setting. Usually a patient is able to communicate from his or her home with a doctor through a live video, audio or patient data transfer system. Doctors can see the patient and assess his or her symptoms, as well as obtain the patient's records and medical history from electronic medical records.



Is telemedicine a substitute for in-person doctor's visits?

No. A virtual appointment is good for a number of mild conditions, but is not suitable for severe symptoms like a high fever or a debilitating cough. Additionally, you should **NOT** use a virtual appointment to seek treatment for situations like a chronic condition, complex conditions, life-threatening conditions, anything requiring a test or hands-on exam, or broken bones, sprains or other serious injuries.

Want more information?

Please see HR for more information on telemedicine offerings.

