

Telemedicine

Presented By:
April Hartloff & Alan Justin, Jr
The Financial Guys Insurance Agency



What is Telemedicine?



- Not a separate medical specialty
- It is the utilization of technology to deliver care that might otherwise be delivered onsite
- Telemedicine is a “real” physician visit & more than a nurse online
- It is a one-on-one consultation with a state licensed physician who may make a diagnosis and prescribe medication

History of Telemedicine

- Rural stroke patients
- Surgery consults
- Rural Workers Comp follow up
- Native American Reservations
- Off Shore Oil Rigs
- Remote access to specialists

Key Factors

- Problem of “Access to care”
- Shortage of PCP’s
- Pressure on providers for cost reductions and improved outcomes
- Public’s adoption of new technology: tablets & smart phones

Cost Drivers of Health Care

- **Americans have insurance but can't afford to use it**
- Although more Americans have health insurance coverage, 25 % of non-elderly Americans don't have enough liquid assets to cover the deductible on their health insurance plan, [according to a new report from the Kaiser Family Foundation](#)
- "1 in 4 Americans skip medical attention because of cost"
 - According to a [Bankrate](#) survey of 1,002 U.S. adults conducted by Princeton Survey Research Associates, a quarter of respondents say they have decided not to seek medical attention when they've need it because of the cost. Older millennials, ages 27-36, were the most likely to say this (32%)

Cost Drivers

- High deductibles leading to health care avoidance
- As employers are saving money by shifting to high-deductible or consumer-driven employee health plans, some worry that the cost savings are coming at the expense of workers' health.
- Even more sobering, more than a third of those with high-deductible health plans say they skipped a doctor's appointment, skipped a prescription refill or delayed a recommended procedure.

Statistics

- **72%** of Doctor visits could be handled by Telemedicine
- Telemedicine can reduce doctor visits
- **4 hours** – time missed from work
- **4 days** – average wait to see doctor
- **\$85-\$100** average cost of sick visit



How does it work?

- Member's health history
- Request consult – phone or online – next available or a set time
- Consult: phone or video conference
- Non-emergency medical issues -> common sense
- Consultation with physician
- Pick up medication if prescribed

Use for which medical conditions

- Colds/Flu
- Respiratory infections
- Sinus infections
- Urinary tract infections
- Pink eye
- Rash, skin conditions, poison ivy
- Justify going to doctor or urgent care
- Explanation of recent doctor visit

Problems People Face Seeking Medical Care

- Wait to get into see doctor
- Coming into work sick  **(presenteeism)**
- Time missed from work  **(absenteeism)**
- Day care, school, work
- Cost

Telemedicine Results

- Quick response for consult
- Immediate Rx
- Feeling better – quicker
- Cost savings
- Time savings
- Saves sick days
- Saves HSA & HRA Dollars
- Got resolution

Alternatives

- 45.8 % would have gone to an urgent care;
- 30.9 % would have gone to a physician's office;
- 12.3 % would have done nothing;
- 5.6 % would have gone to an [emergency room](#)

Embedded in Health Insurance

- Already have it
- Mandated in NY
- NYS DBL

Telemedicine Comparison

Health Insurance with Telemedicine

- Typically includes consult fees up to \$50 per consult
- With Consult fee- typically utilization *is LESS than 2%*
- Some health insurance carriers do not use Telemedicine with doctors; they utilize nurses or nurse practitioners
- The health insurance carrier reps don't always understand Telemedicine and typically do not assist in promoting the benefit

Telemedicine Comparison

Health Insurance with Telemedicine

- Could be only a local network of doctors
- Only the member covered under the health insurance
- Call Back Time - Others average 1 hour +
- Experience rated - Health insurance provided
Telemedicine, utilization affects the employer claims and this does not help with cost containment
- Employee Satisfaction: When there are consult fees, employees are often hesitant to utilize the Telemedicine program

Employers considering new options to counter health hikes

By [Melissa A. Winn](#) Published March 03 2016, 12:56am EST

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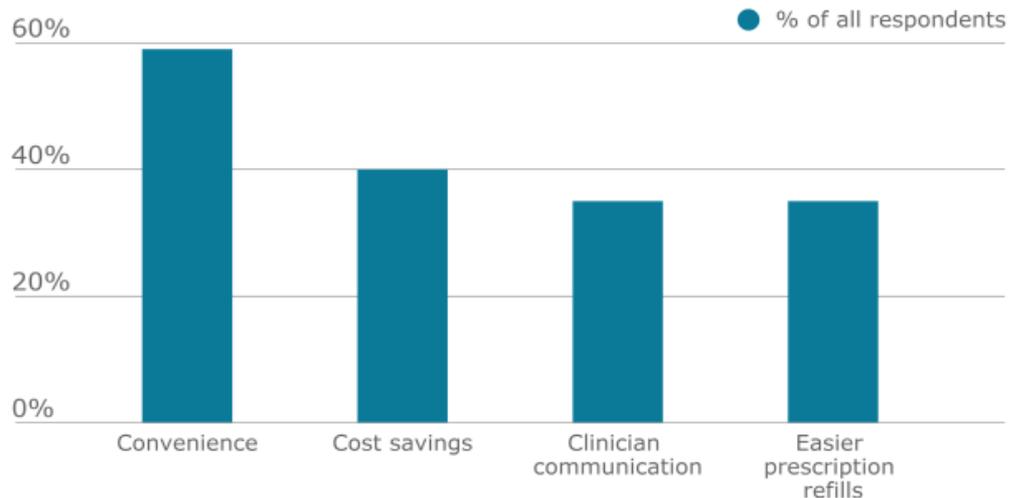
- Telehealth solutions are also growing in popularity as a convenience tool and cost-savings measure, Jake Cleer, director of benefit solutions for New Benefits, told attendees during the panel discussion.
- Almost 46% of employers are adopting a telehealth plan, according to a recent benchmark study from Towers Watson, he said. What's more, he continued, 70% of employers are expected to adopt one by the end of this year and 90% of employers by 2018.
- On average, the RAND Corporation found every redirection of care to telemedicine from the ER or doctor's office saves an employer about \$117 dollars, Cleer said.
- Implementing a telehealth plan, however, he said, should be coupled with a plan for utilization. Education about the service is paramount. Engagement and education should extend beyond open-enrollment and continue pre- and post-enrollment, he said.

3 Reasons To offer Telemedicine

- Telehealth democratizes healthcare for all
- Cost and time savings
- Early diagnosis = future savings

Telehealth connects with consumers

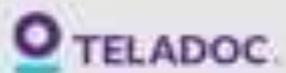
Top benefits of virtual care cited in survey



Source: Harris Poll/Xerox

IBANYS Teladoc

- Teladoc with \$0 consult fee
- Covers employee, spouse (domestic partner) and children up to Age 26
- Significant Dental, Vision and Pharmacy discounts included in IBANYS program
- Discounted cost for IBANYS



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What's not to love? Teladoc is one of those rare benefits that:

Saves money otherwise spent on more expensive urgent care and ER visits

Saves time waiting to get an appointment and then waiting again in a waiting room.

Saves the hassle of driving across town and taking time off work.

For More Information Contact:

Alan Justin, Jr. My Wellness Resource

Office: (716)-907-5500

Email: nbs.alanjustin@gmail.com