



BEST PRACTICES

TELEMEDICINE DURING COVID-19

It is critical that we eliminate unnecessary exposure during this time by not visiting medical facilities that are handling severe cases of COVID-19. Telemedicine provides the opportunity to speak to a doctor about less severe symptoms you might be experiencing, provide a treatment plan and in some case fill necessary prescriptions without having to leave your home!

EDUCATE YOUR EMPLOYEES IF THEY HAVE THIS BENEFIT AVAILABLE TO THEM



Mailers home so that spouses and dependents are aware of this benefit is crucial

Many of the vendor partners offer an option to send out magnets or keychains to help promote their service

Beyond COVID-19 symptoms, other common illnesses that can be addressed by telemedicine are:

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|----------------|---------------|------------------|
| ALLERGIES | COLDS AND FLU | PINK EYE |
| ARTHRITIC PAIN | DIARRHEA | SINUS INFECTIONS |
| ASTHMA | INFECTIONS | UTI'S |
| BRONCHITIS | INSECT BITES | |

DUE TO DEMAND AFFILIATED WITH COVID-19 THERE MAY BE EXTENDED WAIT TIMES FOR YOUR VIRTUAL CARE DOCTOR VISIT, SO IF YOU ARE EXPERIENCING SYMPTOMS MAKE YOUR REQUEST AT YOUR EARLIEST CONVENIENCE

WHEN TO REQUEST SERVICES?

- FEVER
- FEELING FEVERISH
- COLD OR FLU-LIKE SYMPTOMS
- FEELING RUN-DOWN

WHEN TO REQUEST AN IN-PERSON DOCTOR VISIT?

- SHORTNESS OF BREATH
- DIFFICULTY BREATHING
- MORE SEVERE SYMPTOMS

WHY SHOULD EMPLOYER'S OFFER TELEMEDICINE TO THEIR EMPLOYEES?



Allows covered employees and dependents the ability to avoid waiting rooms at doctor's offices, urgent care facilities and emergency rooms



Helps reduce strain on facilities that are needing to address patients who have more severe cases of COVID-19 and/or other illnesses



Many telemedicine vendors have a mental health option as well, which can be just as important during these times where people are concerned and feeling isolated



The cost for telemedicine for the employee is a fixed copay around \$50 max or often waived entirely



Can assist in getting prescriptions refilled and/or addressing other conditions from the safety of one's home



Allows patients to seek care if they are away from home and medicine can be prescribed to a local pharmacy if needed



This is a valuable benefit to continue to offer even unrelated to COVID-19 for many of the reasons listed above

WHAT TO CONSIDER WHEN IMPLEMENTING TELEMEDICINE:

COST

Typically there is a PEPM and a per consult fee – employer's have the choice in most cases to reduce or eliminate the employee portion of the consult fee which usually ranges from \$30-\$60 per consult.

There are considerations to be made when there is an HSA qualified plan in place. HSA participants are required to pay first dollar for any service that is not considered preventive. Treatment of an illness would fall into the non-preventive category, so they would be responsible for the consult fee. One thing to consider is the consult fee is almost always less than an office visit, urgent care or ER visit charge, so still beneficial financially.

Some vendor partners allow the HSA plan participants to have a \$0 consult fee, but legislation on this topic is grey, so we have recommended maintaining the consult fee on HSA qualified plans.

ACCESS & COVERAGE

Make sure the vendor partner is licensed in all 50 states to make sure employees have coverage while traveling.

EDUCATE

Communicate about this benefit often and encourage employees to register right away so they are setup in the event they need a virtual visit.

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[Click here to download the Telemedicine whitepaper.](#)