



ChatGPT's Top 5 Trends Impacting Employee Benefits: Telemedicine (Part 3 of 5)

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We asked ChatGPT to predict the next decade's top five trends impacting employee benefits. In parts one and two, we covered **mental health** and **financial health**, respectively. The third trend is the rise of telemedicine and the use of technology to deliver healthcare services remotely.

Telemedicine is defined as using telecommunications technologies to support the delivery of all kinds of medical, diagnostic, and treatment-related services, usually by doctors. The use of telemedicine skyrocketed during the COVID-19 pandemic when patients and doctors looked for safe ways to access and provide healthcare, but the convenience of doctors making house calls once again, albeit over videoconferencing, hasn't lost its luster.

In fact, **telehealth usage has increased 38X from the pre-COVID-19 baseline**. Telemedicine has become increasingly popular and a top priority for employees because it allows patients to access healthcare without seeing a doctor in person. Telemedicine visits typically occur in real-time from the comfort of the patient's home or office through videoconferencing apps on personal devices.

With telemedicine, you can save the time it takes to drive to the doctor's office and avoid the hassle of looking for parking. It is an attractive option for people with busy schedules, mobility difficulties, and transportation problems.

Copays for virtual appointments are often less expensive than copays for in-person visits, and **telemedicine savings were calculated** to range from \$19–\$121 per visit. As a result, many employers are expanding their healthcare benefits to provide employees with access to virtual healthcare services.

Employee health plans aren't valuable if workers can't take advantage of their benefits. If an organization were to survey its workers about the health benefits offered, it might discover how little of the benefits are actually beneficial. Telemedicine is a smart addition to employee benefits plans because the service expands access to a usual source of care. Offering and promoting mental health telemedicine services as part of a comprehensive mental health campaign provides a more convenient, discreet option that employees can take advantage of at a time that is easiest for them, breaking down two traditional roadblocks to seeking mental health services: ease of access and social stigma.



Recent findings show the percentage of adults reporting a “usual source of care” has stalled. Approximately one in five Americans have no usual source of healthcare (USC), and those that do are increasingly naming a facility like an urgent care clinic, ER, or hospital as their go-to for care instead of a primary care provider (PCP).

This underutilization of preventative care presents a problem for employers. Workers without a USC are often more expensive than those who receive annual physicals and preventative exams from a primary care physician. To ensure your team enjoys primary care benefits, consider ways to make primary care benefits more accessible, such as telemedicine, and encourage employees to find a PCP for care.

In other words, primary care is preventative care. And preventative care offers better, more affordable results than waiting for something to go wrong. But many employers don't have the tools and materials they need to educate their employees on telemedicine platforms and how easy they are to navigate. Fortunately, there are experts in employee benefits who can help.

IMA created the Employee Communications Practice Group to optimize benefits messaging and empower organizations to communicate with their employees. IMA creates customized benefit communication strategies around a client's vision and values, accounting for demographic considerations, generational differences, and individual preferences.

To deliver these strategies, the IMA Employee Communications Practice Group offers the following services to its clients:

WRITTEN COMMUNICATION

- + Open enrollment guides
- + Email
- + Total reward statements
- + Company-branded newsletters
- + Marketing campaigns

DIGITAL & INTERACTIVE COMMUNICATION

- + Intranet
- + Decision support tools
- + Mobile applications
- + Videos
- + Online marketing campaigns
- + Brainshark presentations
- + Social media posts

Employers should focus on providing preventative care benefits for employees to create a healthier, more productive workforce. A telemedicine subscription can offer annual checkups, prescriptions, referrals to in-network specialists, and support for common conditions such as hypertension, diabetes, and mental health. Young adults with a primary care physician are more likely to receive the flu vaccine, cholesterol screenings, STD screenings, and counseling than those who rely on urgent care clinics and ERs for care.

COMMERCIAL INSURANCE

EMPLOYEE BENEFITS

PERSONAL INSURANCE

RISK MANAGEMENT

SURETY



IMA's innovative tools include live and recorded webinars, Brainspark presentations, social media posts, and an interactive Benefits App. Whether informing employees of telemedicine options or any other benefit clients wish to communicate, IMA helps organizations provide consistent messaging, empower self-advocacy, and enhance employee education year-round.

The communication strategies can be tailored to geographic and work environment concentration, plan design, pricing, and the physical or electronic deliverables best suited for the client.

Navigating the menu of available telemedicine providers can be difficult. But when you partner with IMA, you aren't alone. You have IMA's expertise to help you choose the right telemedicine platform for you, coordinate with vendors, meet regulatory requirements, and translate materials.

IMA Employee Communications helps employers offer the benefits employees care about in 2024 and drive company growth while doing so. Let us know how we can help your team enjoy their benefits to the fullest.

