

EMPLOYER BEST PRACTICES IN TELEHEALTH

Overview

The rapid adoption of telehealth that started in 2010 has been driven not by healthcare providers, but instead by employers, seeking to address two of healthcare's biggest challenges: cost and access. According to a National Business Group on Health survey, half of all employers will offer telehealth to employees in 2015.

At American Well, we have seen a notable upswing in employer interest, coming from a variety of verticals as the industry converges in a post-reform era. Health plan partners such as WellPoint, Optum, BlueCross Blue Shield of Minnesota, and others are broadly deploying services using our platform. Consultants and employers are actively issuing RFPs for telehealth services. Hospital systems are even getting in on the action not only using American Well technology to better care for patients, but to also sell telehealth services directly to employers.

This report examines the key drivers for employer telehealth programs, as well as best practices for implementation, based on our experiences with over 600 major employer groups across the country.

What is Telehealth?

Telehealth, sometimes called telemedicine, is a remote consultation between a doctor and a patient. We believe - as does the Federation of State Medical Boards - that for telehealth to be a true healthcare encounter, several tenets must be upheld: immediacy, patient choice, video and care continuity. In contrast, some telehealth providers offer "healthcare roulette," telephone call-back services whereby a patient is paired with an anonymous doctor, most frequently for a telephone call at a later time.

Figure 1: How A Telehealth Visit Works



Drivers of Employer Telehealth

Five key trends are driving the interest in telehealth among major self-funded employers:

1. Saving money.

A telehealth visit typically costs about \$49 – versus \$95 for an in-office or retail visit, \$140 or more for an urgent care clinic, and over \$750 for a trip to the emergency room. So, every time an employee sees a doctor online, it's money in the bank.

2. Saving time.

On average, an online doctor visit saves 2-3 hours – time that would have been taken as paid time off or absorbed in late arrival, early departure, or a long lunch. Visits over the weekend or evenings, when doctors' offices are closed, save the employee's precious personal time, and avoid long emergency room or urgent care waits.

3. Making life easier for employees.

For most people, going to the doctor is an ordeal: you make an appointment; take a half-day off work; fill out paper forms on a clipboard; wait for 15 to 45 minutes; don a paper gown; and tell the triage nurse why you've come. Then you get a few minutes with the doctor. With telehealth, an employee can login, choose a doctor, and connect from anywhere, anytime to get the diagnosis and treatment they need – including a prescription if that is appropriate. All within minutes.

4. Better healthcare access.

For employees on the road, working in rural locations, or living in underserved areas, telehealth can be the difference between having access to medical care and not. And for employers that operate worksite clinics in major locations, telehealth can be the means of extending care to at-home workers or employees in satellite locations.

5. Employee engagement.

As employers instill consumerism into their employees' healthcare experience, telehealth is a natural choice — offering easier access to care at lower cost. As a result, employers are increasingly bundling online care services into their benefits packages. As they do, many are electing to cover online visits for employees completely, or to set up a co-pay that makes online care a better consumer choice than ER, in-office, or urgent care.

Figure 2:

EMPLOYEES RATE EXPERIENCE AS
EXCELLENT



4.8
OUT OF
5 STARS



85%
OF VISITS

RESOLVED
THE PATIENT'S ISSUE
COMPLETELY

EMPLOYEES SAVED TIME

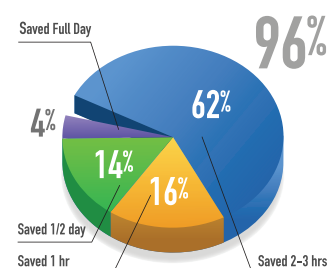
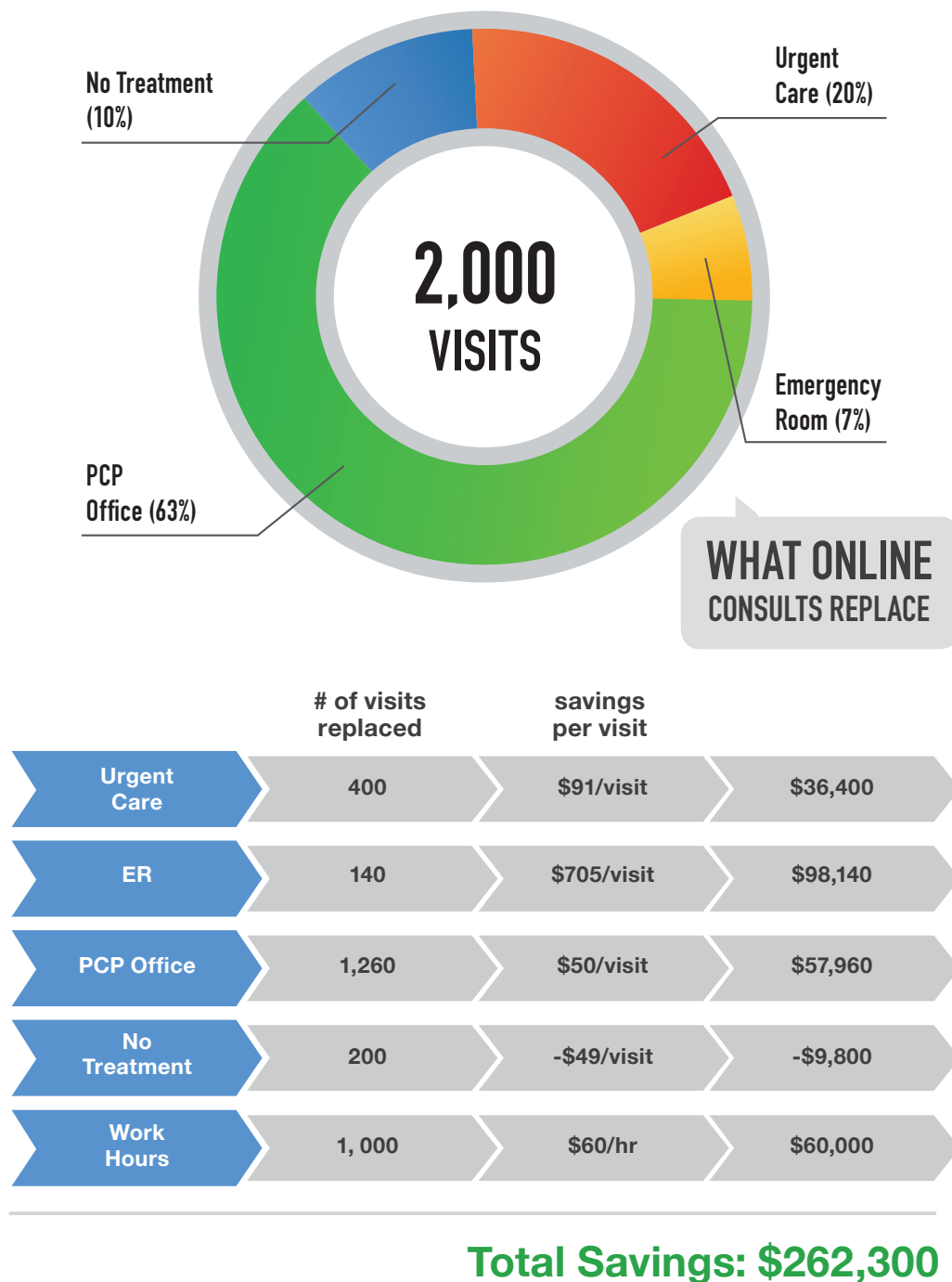


Figure 3: How Telehealth Generates Savings

Example: Employer Group of 20,000



What Employers Should Look for in a Telehealth Service

Telehealth is a hot topic and has attracted literally dozens of new entrants as well as older doctor call back and nurse line players, who now position themselves as telehealth providers. When selecting a partner for telehealth services, several factors should play into any sound decision:

1. Consumer choice of doctor.

A good telehealth service is completely transparent: it should be plain to see which doctors are available for consults, and each doctor should have a profile with their educational background and ratings from other patients.

2. Live video visits.

Video makes all the difference when it comes to seeing a patient. Secure chat and telephone play an important backup role, but they should not be the main care delivery mechanisms. Real-time video visits are now more accessible than ever for consumers, who can have visits on any device—web, mobile, or kiosk—via mobile applications, web portals and integrated onsite kiosks.

3. Benefit integration.

Employees expect to pay a co-pay for care, or if they have a high deductible plan, to be able to easily count their visit cost toward their deductible, and to use pre-tax Health Savings Account dollars to pay for the visit.

4. Attention to regulation.

Telehealth is regulated differently from one state to another. A sound telehealth service makes available to each member only clinicians licensed in their state and services that are both lawful and sanctioned by the Medical and Pharmacy boards. Blanket “nationwide” services can fall afoul of this legal reality, exposing the employer.

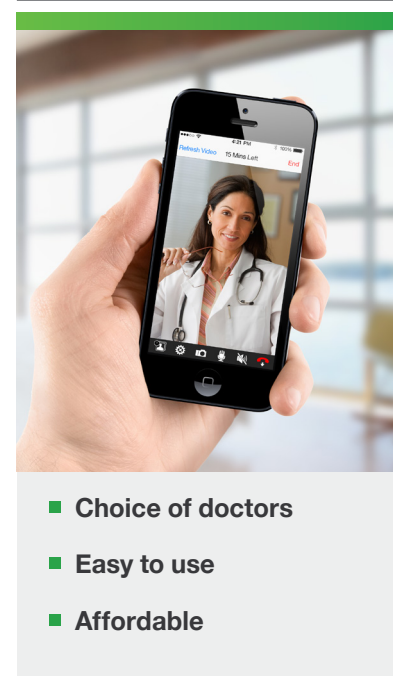
5. Employer branding and employer-specific networks.

You want employees to know how much you value them – so online care should carry your company logo, and the available clinicians should reflect the needs of your population. In addition, the service should be able to include any onsite clinical staff you may have, so their services can be extended to satellite locations and at-home employees and their family members. The program should also be customizable to your population needs, health and wellness goals by offering custom telehealth practices.

6. Marketing support to drive awareness and utilization.

Much like any other healthcare benefit, your employees need to be told and educated about how and when to use telehealth, so that when the time comes, they're ready - and remember - to use it. We have the resources and know-how to help engage your employees and make the most of your telehealth service.

Figure 4: Telehealth



What Types of Employers Benefit Most from Telehealth?

While arguably anyone can benefit from telehealth services, we find that employers with certain types of populations find the service most relevant to their healthcare challenges. And we find that the motivation to use telehealth varies among them. These include:

- Companies with mobile, remote, part time, and shift workers who face barriers of time and distance. For them, telehealth is about getting **access to care**.
- Employers with high deductible plans, where employees are bearing first-dollar risk. Providing access to online visits saves employees money and lets them know that as their employer, you are doing all you can to limit their costs. For employees, telehealth is about **saving money**.
- Financial, media, technology, and other companies with high concentrations of white collar workers. Many of these employees have access to computers at work and at home, and for them, telehealth is about **making healthcare easier**.
- Companies with high wage knowledge workers, where missing work time is expensive and inconvenient. For them, telehealth is about **saving time**.

Figure 5: Employer Practice On Amwell



Best Practices for Telehealth

For employers, telehealth is one of the most exciting new benefits in years – offering real value to employees even as it saves money. Following best practices can make a major impact, both on how the service is received and how much it is used.

1. Make it available to everyone.

Some employers do all the work, but limit the benefits of telehealth, by trying to focus it only on a segment of employees within their benefit structure. By making this available to all employees and dependents it's easier to communicate the message and see real cost-savings and wide-spread use.

2. Leverage executive support

Employees take their cues from leadership, so make sure the message starts at the top. Senior leadership should set the tone and expectation of employees and explain why the initiative is important and how it benefits everyone. Encouragement from a manager also helps an employee feel like they are spending their time in the right place.

3. Tell them about it!

Most healthcare services are tied to the insurance model – once-a-year open enrollment and then radio silence for a year. But telehealth is an online service – just like everything else on the internet. So employees need regular communication through channels like eMail, print and updates to a benefits site, so that when they have a need, they can click a link rather than head to the ER.

4. Offer incentives around enrollment.

Incentives are a way to show employees that the action you are asking them to take is important to the company and they are proven motivators and drive employees towards goals. They also help create a sense of urgency which prompts employees to take immediate action enrolling so the benefit is available when they need it.

5. Make room.

If you want employees to use the service during working hours – when it can keep them on the job instead of at the doctor's office – you need to provide a secure, private space. This can be a kiosk with a full touch screen set-up, or a room with a laptop – but it helps overcome a key barrier.

6. Measure, manage, and share the results.

You can't manage what you don't measure so having closed reporting is really important to understanding the health of your program and success. It's a good idea to set yourself some goals for the year and track against those as you go. Reports that show metrics like enrollments, usage, cost savings, satisfaction ratings, and more give a clear picture into how your program is doing over time, and help get Human Resources the recognition it deserves!

Figure 5: Telehealth

10–12%
OF EMPLOYEES
USE TELEHEALTH
in the first year of service

of these

93% WOULD
RECOMMEND
the service to a friend or
family member



Amazing service! I was in great pain unable to move about and go to a doctor's office. Through this service, saw a helpful physician, was diagnosed and a prescription was written. I cannot thank Amwell enough! Life saver.

American Well User
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