

# **Telehealth**

# What is Telehealth?

# Introducing Telehealth—a powerful benefit brought to you by Blue Cross Blue Shield of Massachusetts.

Video visits enable your employees and their families to have a brief medical or behavioral health visit with a doctor or therapist just by using a computer, tablet, or mobile device.

Telehealth represents a shift in the delivery of health care that leverages technology to simplify access and create a more consumer-friendly experience. Blue Cross is leading Telehealth efforts locally and nationally—seeking new ways to connect your employees to convenient and affordable care options.

What sets Blue Cross Blue Shield's Telehealth benefit apart? Our system of care and administration is seamlessly integrated. Processing claims is automatic and employee cost share accumulates towards out-of-pocket maximums as it does for an in-person visit. This means that Telehealth is an end-to-end solution that facilitates access and simplifies care. It's a state-of-the-art convenient, connected, and efficient way to see a doctor or therapist.

Blue Cross is a leading innovator in comprehensive Telehealth solutions. We provide an unprecedented level of real-time interactive access to affordable care. We achieve this by incorporating both medical and behavioral health care that is supported by our industry-leading network, and an extensive network belonging to our partner American Well, an independent company.

When you choose Blue Cross, your employees get access to our local network of Telehealth providers, and an additional national Telehealth network credentialed by Blue Cross Blue Shield.

Welcome to an entirely new way to see a doctor. Welcome to Telehealth.

### Telehealth benefits include:

- \* Real-time interactive access to have a visit with a doctor or therapist through our local and national provider networks
- + On-demand medical professional consultations, available 24/7/365
- + Choice of physicians and therapists available for consults
- \* Telehealth is an integrated part of your benefit design, administered by Blue Cross
- + Quality health care experience—featuring the expansive provider network, exemplary customer service, and dedication to excellence that Blue Cross is known for
- + Web and mobile visits supported

# This plan benefit delivers: Convenient Access Affordable Care



# Why Telehealth?

# It's simple to use and makes quality care easily accessible.

Whenever your employees have urgent health concerns or when in-person visits are not convenient, Telehealth is an effective alternative to locally established health care. Employees can ask their clinician if they provide Telehealth, or search for a Telehealth provider in the provider directory. Employees can also call Member Service for assistance in finding an available clinician.

Covered Services	When To Use	Examples of Treatable Conditions
Medical Convenience Care	Patients see a doctor online for a range of issues, including minor illnesses and injuries, symptoms from a chronic conditions, and even general health and wellness concerns.  Often reasons include:  + Time savings  + Alternative to ER  + Doctors office is closed  + Follow up with existing doctor	+ Bronchitis + Cough + Sinus infection + Sore throat + Urinary tract infection + Fever + Pinkeye + Cold and flu + Sprains and strains + Respiratory infection + Smoking cessation + Management of chronic illnesses + Reactions to medications + Follow-up care
Behavioral Health	Telehealth provides reliable and convenient limited therapy visits with trained and certified professionals. Patients see therapists online for a variety of reasons.  Often reasons include:  + Not wanting to be seen waiting outside a therapist's office + Experiencing depression or anxiety due to grief, divorce, parenthood, or other major life changes	Note: Additional services may be available.  + Depression  + Anxiety  + Stress management  + Sleep difficulties  + Relationship challenges  + Child behavior difficulties  + Coping with chronic health problems  + Smoking cessation
	How to Access Care	•

- + Clinicians in our local network who provide Telehealth services can instruct employees on how to use this benefit.
- + Employees can go to our Find a Doctor page or call Member Service to find a Telehealth provider.
- + Employees can get care from their local network doctors who offer Telehealth care.
- + Employees also have web or mobile access to our national Telehealth solution through American Well.
- + The time it takes to have a Telehealth visit may vary.
- + With Telehealth care, doctors can review patient history, answer questions, and diagnose, treat, and even prescribe medication at their discretion.

  Prescriptions can be sent directly to the employee's pharmacy of choice.

# **Advantages for You and Your Employees**

### For Employers

- Offer a Telehealth benefit that is fully integrated with your employees' health coverage.
- Telehealth administration is easy—claims processing is automatic, and employee cost share accumulates towards deductibles and out-of-pocket maximums.
- + Help your employees and their families use care more efficiently.
- \* Provide greater access to behavioral health care.

## For Employees

- Receive care and advice from wherever you happen to be, at any time, on a web-enabled device.
- \* Avoid costly emergency room visits for simple conditions.
- + Benefit from secure, convenient online care.
- + Eliminate exposure to others' illnesses in waiting rooms.
- \* Reduce the time spent away from work or family for in-person doctor visits.