

# 8 Benefits of including Telemedicine in Employee Health Plans

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OK, the Covid-19 pandemic forced us to dip our feet into the water of telemedicine. Not only is it not as bad as we had anticipated, adding telemedicine components to your employee health plan can have huge benefits. Public acceptance is increasing and telemedicine is here to stay.

Robust telemedicine programs bring such positive results that I am convinced **adding telemedicine components to employee health plans will be the major focus of benefits administration during 2021**. Done right, telemedicine programs offer increased convenience, increased quality of care, and significantly reduced costs.

## Do we know what telemedicine is?

Most of us HR professionals consider telemedicine to be a video or telephone interaction between a patient and a doctor. That is true and it is possible for telemedicine to be offered by any provider on a local level. However, there are national and global companies now providing much more visionary telemedicine services.

The nice thing is that these services are designed to complement, not compete with local health plans and providers. Generally, this means that you can enhance your current plan rather than replace it .

It is critical that HR professionals educate themselves on what telemedicine is and where it is going. Generally, the largest employee benefit we provide is some sort of health care. It could be a self insured plan or purchased from a third party. Regardless, telemedicine components can be a part of any program.

# Teledoc Health - a model

In starting your education, the Teledoc Health website is a good place to start. This is not a commercial nor endorsement of them, but they are the global leader in telemedicine and no one else comes close. Their website resources include white papers, videos, infographics, etc. that will give you a good idea of what telemedicine programs can do and why you should include it in your health plan.

We have all seen the ads by Teledoc. Lately they have been focused on mental health since their research shows that the pandemic has resulted in anxiety and depression affecting nearly 50% of the workforce. To give you a sense of their size, they have over 50 million members and are in over 175 countries. They are leading the way in AI and technological innovation. Their revenues will approach \$1 billion in 2020, and they foresee growth of 30-40% in 2021.

## Benefits of adding telemedicine components

Adding strong telemedicine affiliations will be THE employee health plan issue of 2021. Here are 8 benefits of adding telemedicine component to your health plan. While you may use another provider, I have used Teledoc Health statistics because of their scope and size.

1. **Increased convenience and access.** People can see the doctor when they want and at their convenience. They no longer want to wait 3 weeks for a visit when they have an issue now. Large telemedicine providers can have 24/67 365 access. Imagine what this means to your employee with a sick baby at 2:00 AM. She can immediately reach a doctor from her home without taking the infant to the ED.
2. **Telemedicine can serve as virtual gatekeeper.** Many of us have either HMO or PPO plans. The primary care physician was to serve as the gatekeeper regarding access to specialized medical services. It didn't work so well. It still required an office visit, and employees complained. Forward-looking health plans no use a virtual visit as the "doorway" to other medical services. By providing immediate expert medical triage, the patient can be appropriately directed. Companies that required or

even encouraged an initial virtual visit, saw a significant decline in Urgent Care and Emergency Department utilization.

3. **Effective triage that can provide episodic treatments without an office visit.** When a patient knows they need an antibiotic for an infection (ear infection, skin, bronchial, etc.) it is extremely frustrating to be told an office visit is required. They have the choice to either wait 3 weeks or spend the day in urgent care. Telemedicine providers can provide treatment for many conditions that don't require lab or radiologic procedures to diagnose.
4. **Increased utilization of mental or behavioral health services.** It is much easier to contact a mental health professional from your home than to schedule a visit. Patients were much more comfortable interacting with a provider. With anxiety and depression near epidemic levels this is a critical issue for employers. Does it work? Teledoc Health stats show that 75% of patients with anxiety improved after 3 visits, and 76% of patients with depression improved after 4 visits.
5. **Increased use of other "confidential treatments".** Telemedicine providers generally have arrangements with local labs so that an employee seeking treatment for a sexually transmitted disease or other condition can be diagnosed and treated confidentially and without an appointment.
6. **Access to world class specialists and experts.** National and global firms have certified providers in all of the specialties. This level of expertise may not be available locally.
7. **Integrated care with the local provider.** Working with a telemedicine firm does not mean that employees will lose their current providers. The telemedicine firm will integrate care with existing providers.
8. **Reduced costs.** The effective gatekeeping, triage, and best practices result in significant plan savings. In one case study, Lowes increased their associate satisfaction and reduced costs by \$2 million by incorporating telemedicine in their health plans. Other employers report significant savings.

These are benefits that are common to every employer. We haven't even talked about the benefits that would accrue to the provider organization. One that immediately comes to mind is the change that could occur with provider scheduling with increased telemedicine or use of a virtual gatekeeper. This has

been briefly addressed in a previous post, “6 Factors of Successful Clinic Scheduling”.

HR has many unpleasant chores and roles. However, this is something that when done right makes everyone happy. Increased employee satisfaction, increased quality of care at a reduced cost to the employer! Here is way to be a winner.

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