



How Telehealth Has Changed The Way People Get Routine Health Care



Tufts Health Plan continues to put choice, convenience, and cost savings in the palm of our members' hands.

It seems like medical issues always happen at the least convenient time possible: Your toddler spikes a fever while you're away visiting the grandparents for the holidays. You come down with a sore throat during crunch-time at work. Your psoriasis flares up just in time for the weekend, when you can't reach your doctor. So, what do you do? You're stuck either rearranging your plans and scheduling an appointment with your doctor, going to urgent care or the ER—where you can expect a long wait and a big bill—or going without the medical care that you need.

But telehealth has changed all that. With telehealth (or “telemedicine”), patients can get consultation and care for non-emergency concerns by web, phone, or

mobile app, from any location. When the COVID-19 pandemic began and many in-person health care visits were canceled, use of telehealth quickly became the primary way for people to see their provider for non-emergency care. In the last week of March 2020 alone, telehealth visits increased by 154 percent compared to the same period the year before.¹



While traditional office visits have gradually resumed as the crisis has waned, telehealth is here to stay. Consumers are hooked on the benefits: Not needing to deal with the hassle of getting to the doctor's office, sit in a crowded waiting room full of sick people, or even leave the comfort and privacy of their own home. In fact, 76 percent of patients say they're interested in using telehealth going forward.²

Many providers set up their own telehealth systems during the pandemic. But Tufts Health Plan is one of many health plans that also offers a convenient telehealth option.

¹ Trends in the Use of Telehealth During the Emergence of the COVID-19 Pandemic — United States, January–March 2020 - *CDC*, 10/30/20

² Telehealth: A quarter-trillion-dollar post-COVID-19 reality? - *McKinsey & Company*, 5/29/20

Through our vendor partner Teladoc®, members in qualifying plans³ can get treatment for general medical, behavioral health, or dermatology services whenever they need it.

If Teladoc isn't a covered benefit, members can still seek out treatment for general medical, behavioral health, or dermatology services via telehealth with Tufts Health Plan providers for the same cost as a an in-person visit. Members should ask their providers if they offer telehealth visits.



There are benefits to employers, too: Virtual visits offer considerable savings compared to the total average charge for a doctor's office visit or an emergency room visit. According to a recent study, employers could see a net cost savings of approximately \$19-121 per telemedicine visit, depending on where the employee would have otherwise sought care⁴. Plus, employees in need of routine care don't necessarily have to leave work to see a doctor. A few minutes on their smartphone during their lunch break is all it takes.

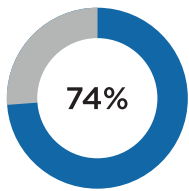
³ For fully-insured members with access to Telehealth provided by Teladoc, telehealth visits through Teladoc have no cost share, which includes general medicine, behavioral health and dermatology. Saver plan members are covered in full after their deductible is met. Telehealth by Teladoc is available to all fully insured commercial plan members. Self-insured commercial groups need to opt-into the program. Self-insured members should check with their employer to see if Teladoc is covered by their plan and whether cost-sharing applies.

⁴ On-demand synchronous audio video telemedicine visits are cost effective - *The American Journal of Emergency Medicine*, 8/7/18

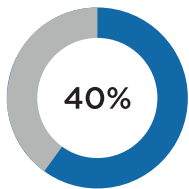
Why today's telehealth is different—and a must-have for millennials.

Some medical care has been conducted by phone for years: Test results, answers to quick questions, prescription refills, etc. But today's telehealth takes remote medicine to a whole new level. Telehealth visits are actual consultations, up to the length of an in-office visit—not rushed conversations with an on-call provider who may be fielding multiple inquiries. Video chat and the ease of sharing pictures allow providers to gather much more information about patients' symptoms and conditions than audio-only calls did. For people living in remote areas or people with mobility challenges, telehealth is a game-changer, giving them access to care they never had before.

Millennials are especially open to telemedicine:



74 percent said they would actually prefer to see a doctor virtually in one study⁵.



In another study, 40 percent of millennials reported that telemedicine is an extremely or very important option to have in their health coverage⁶.

To attract and retain this key segment of the workforce, it's critical that companies partner with a health plan that offers telemedicine.

⁵ Millennials Are Redefining How Healthcare Gets Health Done - *MediaPost*, 6/29/17

⁶ The 2017 Employee Benefit Research Institute/Greenwald & Associates Consumer Engagement in Health Care Survey

Tufts Health Plan is proud to be expanding access and affordability with Teladoc.

Making quality healthcare accessible and affordable is at the heart of our mission at Tufts Health Plan. We're proud to be partnering with Teladoc to make additional options for access to virtual visits possible for our members. Commercial members can use Teladoc to access US-based, board-certified providers for general medical or behavioral health needs and diagnoses from anywhere in the world—with no cost share⁷. Teladoc has performed more than one million telehealth visits with 95-percent patient satisfaction⁸.

As new technologies emerge, Tufts Health Plan will continue to embrace options that offer cost savings, convenience, and choice to our members. Contact us to learn more.



⁷ For fully-insured members with access to Telehealth provided by Teladoc, telehealth visits through Teladoc have no cost share, which includes general medicine, behavioral health and dermatology. Saver plan members are covered in full after their deductible is met. Telehealth by Teladoc is available to all fully insured commercial plan members. Self-insured commercial groups need to opt-into the program. Self-insured members should check with their employer to see if Teladoc is covered by their plan and whether cost-sharing applies.

⁸ This information is provided by Teladoc and has not been independently confirmed by Tufts Health Plan.