Local Providers
- Objective of HB 69 – to cover services already covered by health plan when provided via telemedicine
- Virtual PCP or specialist
  - Doctor may elect to practice medicine via telemedicine
  - Must have established patient/doctor relationship
  - Must acquire necessary technology
  - Two medical sites may be involved – origination and distant site

Vendor Solutions
- Companies that provide telemedicine services
  - Secure platform
  - Provide national directory of board-certified doctors
HB 69 – An Act to Amend Delaware Code Related to Telemedicine Services

• Passed by the legislature on May 14, 2015 and signed into law by the Governor on July 7, 2015
• Calls for services already covered by a health plan to be paid for if using telemedicine
• Provider Option - A provider/patient relationship must be established prior to utilizing telemedicine
  ▪ Can be established in person or via video conferencing
  ▪ Provider has patient record
• Billed through health plan using same billing code with a modifier to identify that it is telemedicine charge
• An origination site fee can be charged if the patient is at one site, e.g. a clinic, and remotely accessing the physician via telemedicine
• Billing can begin January 1, 2016
Highmark Delaware Telemedicine Vendors

- Doctor on Demand for Primary Care and Behavioral Health
- amwell for Primary Care and Behavioral Health
- DermatologistOnCall for Dermatological Care
- No Per Member Per Month Fees to Plan
- Billed as claim through Highmark
- Member pays copayment based on service
Highmark Delaware Telemedicine Vendors

**Doctor on Demand**

- Primary Care available for Acute care for minor illnesses
  - On Demand appointments
  - 2-Minute on average wait time
  - Doctor is assigned

- Behavioral Health
  - Scheduled appointments only
  - Patient may select doctor

- Available in 46 states and DC (not available in AL, AK, AR and LA)
- Video consult only
- $40 fee for primary care
  - PCP plan copay by member
  - Plan pays remainder

- Behavioral health billed using applicable code for service provided
  - PCP plan copay by member
  - Plan pays remainder
amwell

- Primary Care available for Acute care for minor illnesses
  - On Demand appointments
  - 2-Minute on average wait time
  - Patient may select a doctor

- Behavioral Health
  - Scheduled appointments only
  - Patient may select doctor

- Available in 46 states and DC (not available in AL, AK, AR and TX)
- Video and phone consults
- $40 fee for primary care
  - PCP plan copay by member
  - Plan pays remainder

- Behavioral health billed using applicable code for service provided
  - PCP plan copay by member
  - Plan pays remainder
DermatologistOnCall

• Dermatological Care
  ▪ Submit dermatological-related issues along with digital photos via website
  ▪ Doctor responds within 3 days
  ▪ Patient may select a doctor

• Specialist service code billed
  ▪ Specialist plan copay by member
  ▪ Plan pays remainder
Telemedicine Vendors
• PCP or specialist copay by member dependent upon service
• Plan pays remainder

Average costs for standard on-site services
• Emergency Room average visit
  ▪ Member pays $150 or 10% dependent upon plan
  ▪ Plan pays $1871

• Urgent Care average visit
  ▪ Member pays $20 or $25 copay, or 10% coinsurance after deductible, dependent upon plan
  ▪ Plan pays $116

• PCP visit average visit
  ▪ Member pays $15 or $20 copay, or 10% coinsurance after deductible, dependent upon plan
  ▪ Plan pays $96
Teladoc covers:

- Primary Care
- Behavioral Health
- Dermatology
- Smoking Cessation

- Plan pays $0.95 PEPM charge regardless of utilization
- $40 fee for service when utilized
  - PCP plan copay by member
  - Plan pays remainder
Teladoc

- On-demand and scheduled consults available by phone, online video, and mobile app
- National network of over 700 U.S. board-certified, state-licensed, NCQA-certified physicians
- Average call back for on-demand consult is 16 minutes
- No time limits on consults
- 72 hour follow-up window included with consults via Teladoc message center
- 24/7/365 toll-free member service and support
- Member portal with easy online registration (Registration also available by phone or mobile app)
- Dedicated Member webinars (Coming soon!)
Aetna Telemedicine Vendor

Teladoc

- Annual premium
  
  \[ \text{Annual premium} = 0.95 \text{ PEPM} \times 3355 \text{ employees} \times 12 \text{ (months)} = 38,247 \]

- Average paid savings
  
  \[ \text{8\% utilization of 3355 employees} = 268 \text{ consults} \]
  
  \[ 268 \text{ consults at $157 (average paid savings)} = 42,076 \]

- Net Savings
  
  \[ 42,076 \text{ (average paid savings)} - 38,247 \text{ (annual premium)} = 3,829 \text{ (net paid savings)} \]

- Greater utilization equals greater savings
• Approve implementation of House Bill 69 Telemedicine services under the State Group Health Insurance Plan

• Approve utilization of telemedicine vendors through Highmark at PCP copay for Doctor on Demand visit and PCP copay for amwell and specialist copay for DermatologistOnCall

• Approve utilization of telemedicine vendor, Teladoc, through Aetna with $0.95 PEPM administrative fee and PCP copay per visit.