



Telemedicine

October 26, 2015



Types of Telemedicine Services

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

Highmark Delaware Telemedicine Vendors

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

Highmark Delaware Telemedicine Vendors

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

Highmark Delaware Telemedicine Vendors

– Cost Comparison

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

Aetna Telemedicine Vendor

Teladoc covers:

- Primary Care
 - Behavioral Health
 - Dermatology
 - Smoking Cessation
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- Plan pays \$0.95 PEPM charge regardless of utilization
 - \$40 fee for service when utilized
 - PCP plan copay by member
 - Plan pays remainder

Aetna Telemedicine Vendor

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
 $\$0.95 \text{ PEPM} * 3,355 \text{ employees} * 12 \text{ (months)} = \$38,247$
- Average paid savings
8% utilization of 3,355 employees = 268 consults
268 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

Recommendation

- 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.