

TELEMEDICINE:

BY CAROLYN MORRIS, MHSA DIRECTOR OF TELEHEALTH PLANNING & DEVELOPMENT,
OFFICE OF THE SECRETARY, DELAWARE DEPARTMENT OF HEALTH AND SOCIAL SERVICES &
ANDREW WILSON, HEALTHCARE LAW AND GOVERNMENT RELATIONS, MORRIS JAMES, LLP

WHAT ARE THE BARRIERS to care in your own employee population? Do you have employees who come into work sick because they don't want to miss work? Do you have employees with expensive chronic conditions like diabetes who need their conditions managed? Do you have a young work force who don't get sick a lot, but none of them have a primary care doctor? Is there simply not a culture of health? If yes to any of these, telemedicine should be in your arsenal.

Delaware businesses of all shapes and sizes are grappling with increased healthcare costs. Business owners can feel powerless as premiums climb year after year. Telemedicine alone will not solve all of your problems. It's a handhold worth looking hard at if you haven't already. And worth taking a second look at even if you think you've launched a telemedicine program. It's likely incomplete.

What is Telemedicine?

If you're not already familiar with telemedicine, here's a brief primer. It's easy to overcomplicate, but at its base telemedicine is simply the use of a smart phone or computer to connect a patient-employee with a physician to deliver necessary care.

Delaware passed a law in 2015, House Bill 69, sponsored by Rep. Bryon Short and Sen. Bethany Hall-Long which created the legal infrastructure for telemedicine and telehealth in Delaware. The two main components are (1) patient safety and (2) insurance payment.

For your purposes as an employer, the piece you need to think about is the second component: coverage.

What You May Have Isn't Enough

If you are a major employer with over fifty employees, there's a pretty good chance you have some sort of telemedicine program through a contract with a third party, direct-to-consumer product. In which case, kudos! That's a major first step, but you're scratching the surface of what telemedicine can do for your employees.

Here's a way to think about that service: you'd probably be shocked at how many of your employees don't have a primary care physician and instead rely on urgent cares/medical aid units and maybe even the emergency department

for their care. The direct-to-consumer plan is the telemedicine equivalent of that, but through technology instead of driving to that urgent care.

That means your employees are waiting to get sick and then handling that one sickness. The direct-to-consumer telemedicine is making it easier for them to do that so they don't miss as much time at work, but they aren't getting preventative care. And they're certainly not getting the benefits of continuity of care. If they called the same telemedicine service back the next day they're going to see a different physician.



Continuity of Care?

So what's continuity of care? In essence, it's when you have a relationship with a physician so that they know you. They know that you get sinus infections twice a year. They know you're at risk for type 2 diabetes. They

know your father died of a heart attack. They've helped you with your weight loss. They've helped you quit smoking. It's intentional and directed care over time. This is high-quality, cost-effective care. Not one-offs.

This is what telemedicine can foster and this is where you are probably falling short. The urgent care model of telemedicine is important, but it's insufficient. It's an important point of access, but it's just as likely to drive up your bottom line costs as drive them down due to uncoordinated utilization.

Without using telemedicine to connect your employees to their existing physicians (including specialists), you are missing a critical aspect of the tool. The employee's physician knows them. Knows that their illness today is connected to an underlying (costly) condition.

If you think your business has already checked the box on telemedicine, we urge you to take another look. Not all telemedicine is created equal and your third party administrator (TPA) of your health plan may have only provided you with part of the answer.

We encourage you to revisit what it means for your employees to have access to care. Don't cancel your direct-to-consumer telemedicine contract, it'll help your employees clear up that sinus infection without needing a half day from work, but the plan savings you need come through connecting employees to their existing care. Talk to your TPA about telemedicine coverage. ■