

The Doctor Is In—On Skype

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Telemedicine may save U.S. companies more than \$6 billion annually

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Though it dates back several decades, telemedicine has spread swiftly within the past few years, thanks to advances in technology.

Yet, even as health care companies increasingly steer customers toward video apps that can connect patients with a virtual doctor, experts say HR professionals will have to get creative to get employees to use virtual health care.

Doctors can now consult with patients through a Skype-like video session, and conduct everything from psychiatric consultations to routine preventive-care checkups on a smartphone. Doctors often use contracts with telemedicine firms such as Doctor on Demand, NowClinic, Teladoc, American Well and MDLive.

UnitedHealth Group, BlueCross BlueShield and Anthem continue to make telemedicine services available, bringing an estimated 40 million people into the fold by this year.

"Attitudes toward telemedicine have dramatically shifted in the last decade, with almost 75 percent of consumers indicating that they would use telehealth services per a recent industry survey—making use of telemedicine by employers a more attractive proposition," said Rene Y. Quashie, senior counsel for Epstein Becker Green's Health Care and Life Sciences practice in Washington, D.C.

About 15 million people say they have already received health care through telemedicine services, according to Jonathan Linkous, CEO of the [American Telemedicine Association](#) (ATA). The ATA says that more than half of all U.S. hospitals use some form of telemedicine.

It's just the beginning, said Dr. Joseph E. Glaser, a nuclear medicine physician at Radiologic Associates in Middletown, N.Y. "The practice of telemedicine will likely continue to increase," he said. "It is fairly widespread in fields such as medical imaging [radiology, nuclear medicine, cardiology], and pathology and is continuing to find new ways to benefit both patient care and physician practices."

Telemedicine Saves Money

Ali Cassidy, account manager for MeMD, a national on-demand web-based health care service, said the move toward virtual health care is the result of overbooked professionals and overworked patients who don't always have time to see doctors. Employers with workers living in remote areas in particular tend to take advantage of telehealth services, she said.

Health care providers and employers find telemedicine attractive because it saves money and streamlines health care access by reducing costly and sometimes unnecessary visits to a doctor or an urgent care clinic.

Telemedicine could potentially deliver more than \$6 billion a year in health care savings to U.S. companies, according to a 2014 analysis by Towers Watson, a global professional services company.

Getting Employees Onboard

Despite all the benefits, HR must convince workers and business leaders of the merits of telemedicine. Although use is growing, Towers Watson reports that only 22 percent of the 379 large U.S. employers surveyed offered telemedicine services.

Getting employees to choose a virtual doctor's visit over an in-person consultation won't be easy, but experts say HR professionals must first help employees understand what telemedicine actually is and how to use it.

For example, reluctant employees need to know that online services specialize only in treating such conditions as colds, allergies and rashes. Virtual doctors can prescribe a limited list of common medicines and address mental health issues such as depression and anxiety.

Second, experts say, HR professionals need to show how the switch to telemedicine can put money into a patient's pocket: Employees in states that require insurance coverage for care through telemedicine services may pay nothing, or they may have a standard co-pay of \$15 to \$25.

Experts say the uninsured will save money, too. Most online visits range from \$40 to \$50, compared to traditional office visits, which average from \$100 and up without insurance, according to the ATA.

Additional Considerations

Aside from the difficulties of getting employees on the telemedicine bandwagon, there are other concerns for HR, according to Glaser.

"HR professionals need to be aware of licensing and certification requirement disparities that may exist between different states and countries," Glaser said, adding that credentialing may vary by geographic region. "What may not be immediately apparent [to human resource professionals] is the need for medical licensing for the patient's location. A doctor practicing remotely from New York for patients in California needs to be licensed in California."

Despite those potential obstacles, experts say telehealth services also can make the jobs of human resource professionals much easier.

"What is good about this new frontier is that it allows companies like ours to bring a high degree of medical professionalism to work, which will ultimately take some of the burden off of the HR managers," said Ken Wells, an account manager at Core Health networks.

"Based on a lot of years in refining our processes, we think telemedicine can help HR departments in a lot of ways," he said. For example, Wells said, telemedicine companies will make appointments, find clinics, and arrange for drug and alcohol testing for new employees—instead of HR doing so. "Based on the results, we have a medical expert review the records and determine if that person is fit to perform the job they are supposed to do," Wells said.

As another example, HR departments are required to keep workers' compensation claims for 30 years, but Wells said some telehealth companies like his are now keeping the records for their clients. "That's a victory for the HR department."

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