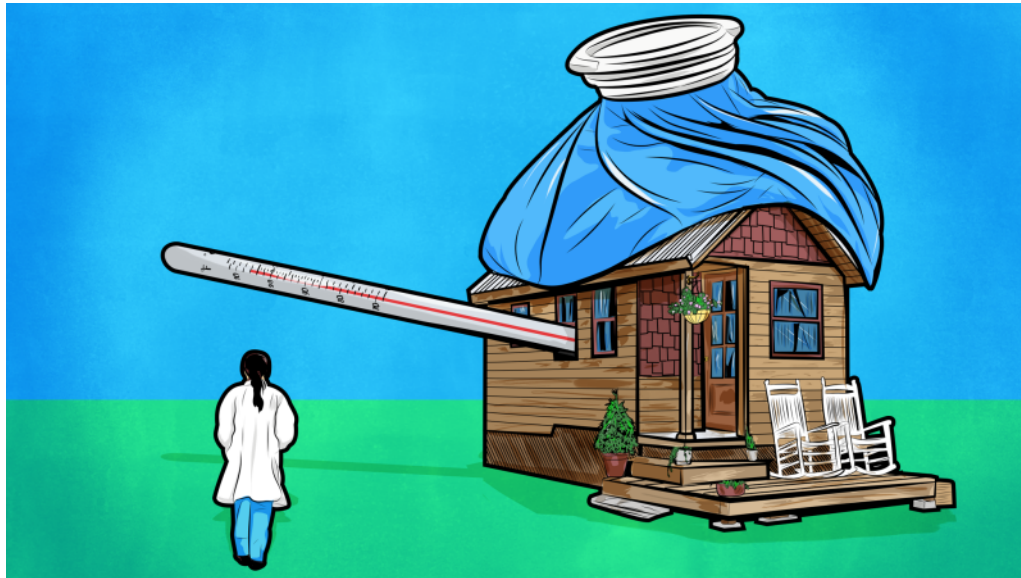


## Can You Visit a Doctor Without Leaving the House?

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BETH SKWARECKI | Lifehacker

One of the most annoying things about being sick is leaving the house for medical care, filling out forms and sitting in a waiting room when you would rather be in bed trying to get better. But with services like Teladoc and AmWell, a 24-hour doctor who can actually help you is only a video call away.

You'll see words like "telehealth" and "telemedicine" thrown around, but exact definitions vary. Telemedicine sometimes means video calls and nothing else, while telehealth can encompass a huge variety of medical communications, like a doctor sending an x-ray to a faraway specialist to interpret. Today, we're using telemedicine to mean ways that you can replace a visit to your doctor with a phone or video call, and we're looking at a few of the biggest, most popular services available to the most people.

### How Much Does a Remote Doctor Visit Cost?

The average telemedicine visit costs \$40 to \$60, according to a report in SeekingAlpha. That fee may be covered by your insurance plan, but more often you pay it out of pocket, with a credit card, before the visit begins. Since it's a healthcare expense, you can use Health Savings Account funds, and the fee can count toward your deductible. [MeMD](#), which charges \$49.95 per visit, notes that they chose the price to be lower than many health insurance plans' co-pays.

Roughly half of large employers included telemedicine visits in the insurance plans they offered employees in 2015, [according to a Willis Towers Watson/National Business Group on Health report](#). A third of those offered lower copays or charges for remote visits than their in-person counterparts. That makes sense: remote visits are cheaper for the doctor to provide, so your insurance plan wants to encourage you to use them.

Currently, 28 states have laws stating that insurance should cover telemedicine visits in the same way they cover an equivalent face-to-face visit with your provider. In other states, your coverage might be different. Check with your insurer to see if video or phone visits are covered.

### Does It Matter Where I Live?

The doctor on the other end of the line needs to be licensed to practice medicine in your state, so your location matters to the service. iCliniq bills itself as a service for travelers, but that's because they have doctors in 13 countries.

All 50 states allow doctors to practice medicine through video calls, although the details of state laws can vary. For example, some only allow videoconferencing but not phone-based treatment, so in those states you will need to use a device with a camera.

### What Conditions Can I Get Treatment For?

First, some common sense: don't fire up a telemedicine app in an emergency. Call 911 instead. You should also head to a real health facility for anything serious enough to require immediate treatment, or for a hands-on physical exam.

These services are perfect when what you need is either a drug prescription or advice on how to take care of yourself at home. For example, if you think you may have a cold or flu, Teladoc says they're happy to see you if your symptoms are cough, congestion, sore throat, or a mild fever, under 101.5 degrees Fahrenheit. But if you have a high fever or severe vomiting and diarrhea, you're probably going to need to see someone in person.

Besides mild cold and flu symptoms, Teladoc also lists bronchitis, allergies, pink eye, and urinary tract infections among the things their doctors can handle. Check out a longer list of conditions here, including sprains, strains, and rashes like poison ivy. Other services' lists are similar, like [MeMD's here](#). Teladoc also advertises separate services for specialized care in mental health, sexual health, and dermatology. Fees and insurance coverage might be different for those than for the main service, so check with your plan.

If you call with a condition that it turns out the provider can't treat, they will recommend that you seek care in person. You don't get your money back, since you've paid for the doctor's time. That's a good reason to peruse your telemedicine service's website before you call: no sense making the remote appointment if you will just have to head to the doctor anyway. That said, if you are okay with doing the remote visit to find out how bad your illness is—maybe it's Friday night during a blizzard and you'd gladly pay to find out whether it's okay to stay home—that could be useful too.

### **Can They Prescribe Drugs?**

If you know you need a prescription, that's where things get a little murky. The provider you see will be able to prescribe drugs, so if you need antibiotics or other common medications, your provider will send the prescription to your local pharmacy, and then you can go pick it up. As with an in-person visit, the doctor will use their clinical judgment to decide what to prescribe—so if your local doc doesn't think antibiotics will help your snuffle, the one on the other end of your video call probably won't prescribe them either.

Don't expect any prescriptions for tightly regulated drugs, either. Xanax, methadone, Ambien, and Zoloft are all off limits. So is Viagra. Basically, Teladoc will refuse anything that is considered a controlled substance, or that is not treating a disease, or that would require a more in-depth exam to safely prescribe. MeMD has similar rules, and says they can help you out with refills, but they probably won't start you on a long-term drug regimen for something like blood pressure medication or birth control. They want you to see your regular provider for that.

### **Can I Use Telemedicine Instead of Having a Regular Doctor?**

Telemedicine has its benefits, but nothing replaces a good relationship with a primary care provider. Many telemedicine services don't even let you request the same doctor you saw last time; you just have to take whoever comes up next in the pool.

MeMD provides more information on their website than some others, so let's use them as an example. They state outright that they cannot be your primary care physician: "Unfortunately, no," is their answer to that very question in [their FAQ](#). They won't start you on a maintenance medication, or increase your dosage on something you already take. They also won't write you a referral to a specialist, or prescribe equipment such as a wheelchair. MeMD, like many telemedicine companies, is set up to be a replacement for an urgent care clinic like MedExpress. If you want an ongoing relationship with a specific doctor, you'll still have to go [find one yourself](#).

There's a major perk to having that relationship, too: if a provider knows you, they may be willing to give simple advice or adjust your medication based on a phone call. That's a lot like a telemedicine visit, except it may be free. So you can't yet replace your doctor with a telemedicine app, but it's a good option if you don't have a regular doctor or if you need to take care of something simple when your doctor isn't available.

*Illustration by Sam Woolley. Article by [Beth Skwarecki](#).*