

Why You Need Telehealth and How to Maximize its Success

Computer and mobile technology have been a saving grace for humanity in many respects during the COVID-19 pandemic – specifically, mobile web or teleconferencing, which has allowed us to stay connected to loved ones. For many, these virtual interactions are vital to personal well-being when we can't be together in the same physical space.

But this technology has also helped save lives in a more practical way. During the pandemic, telehealth has connected patients to care providers without the need for them to leave their homes. This technology has been crucial in the battle to limit the spread of the novel coronavirus.

Unfortunately, as many employers are finding out, running a successful telehealth program isn't the same as implementing a telehealth plan. So, keep reading to learn more about both the advantages of telemedicine and how to best maximize the effectiveness of your program.

Advantages to Telehealth

1. Convenience and Access to Care

One of the most obvious, but most significant, advantages to telemedicine is its ability to connect patients, your employees, to care providers despite any physical distance. This ability is critical, especially during a global pandemic. As mentioned, not having to be with a care provider physically can help reduce the spread of COVID-19.



Additionally, patients no longer must drive, a potentially significant distance, to seek treatment. This convenience and access to care are especially vital for those in more rural areas. For every 100,000 rural patients, there are only 43 specialists available.

2. Potential for Improved Quality of Care

Through telehealth, you can access care providers easier and quicker than before. And the timeliness of care is critical for a better quality of care. The timelier your care, the more likely you are to get and remain healthy. According to [BenefitsPro](#), speaking to a nurse via a telemedicine service typically takes two minutes. ***Note:** Because of COVID-19, telehealth waits may be longer than usual.

3. A Healthier Workforce

As mentioned earlier, telemedicine can help improve the timeliness of care. And this timeliness can help improve the overall health of your workforce. One study, found telehealth patients score lower for depression, anxiety, stress, and have 38 percent fewer hospital admissions.

4. Cost Savings

One of the most significant advantages of telehealth is the potential cost savings. Telehealth services work to lower healthcare costs for both employers and employees. The first way it saves money is through better management of chronic health conditions. Diagnosing and managing chronic conditions consumes 84 percent of healthcare dollars in the U.S.



Telemedicine also saves money by reducing the number of in-person doctor's appointments. Plus, it helps to reduce unnecessary visits to urgent care or the emergency room. Before your workers go to a specialist or the ER, they can first consult a doctor via telehealth to determine whether such a visit is necessary.

Overall, telehealth can be a real driver for cost savings. Some experts, per BenefitsPro, have determined telehealth visits for the most common health conditions save employers an average of \$472 per episode of care. And, the American Hospital Association reported savings of 11 percent for those operating a telehealth program.

Learn the five steps you can take to implement your telemedicine plan best.

Updates to Telehealth

In response to the COVID-19 pandemic, there have been several notable changes to telehealth programs at a federal level. These relaxed restrictions for telemedicine use include:

- **March 11** – The IRS issued guidance stating high-deductible health plans can cover telemedicine consultations about COVID-19 before enrollees meet their plan deductibles.

- **March 18** – The FFCRA was signed into law. It requires group health plan insurers to cover COVID-19 diagnostic testing, including the cost of telehealth visits used to prescreen for testing, without cost-sharing or prior authorization.
- **April 11** – Federal agencies clarified that any services offered by a provider through a telehealth visit for COVID-19 diagnostic testing must be fully covered. This guidance encourages group health plan sponsors to promote the use of telemedicine services.



Not Just for Physical Health

If applicable, employers should also take the time to inform your staff about all the possibilities of a telehealth program. Such a service can be used for much more than protecting the physical health of your employees. Depending on your provider, you can use telehealth to help promote mental health and even the health of your employees' pets.

Virtual Veterinary Care

In 2019, Americans spent more than \$95 billion on their pets – a new record. Because more than ever, people believe their pets to be members of the family. A 2015 Harris Poll found 95 percent of pet owners consider their pets to be members of the family. Clearly, Americans love their pets.

To accommodate these furry family members, you can offer benefits such as pet insurance. Now, veterinarians can provide further assistance through virtual veterinary care. Like telehealth for humans, virtual care for pets is both convenient and helps limit your and your pet's exposure to COVID-19.

Also, like virtual care for humans, telehealth for pets is limited in some capacities. There will always be certain issues or emergencies that require face-to-face care. Still, virtual veterinary care can be a critical tool for assisting all the furry and scaly, family members in your and your employees' lives.

***Note:** Per [SHRM](#), most states require pet owners have a pre-existing veterinary client-patient relationship before using virtual appointments.



Telebehavioral Healthcare

One fact the COVID-19 crisis has spotlighted is the importance of mental and behavioral health. An individual's mental health is as important as their physical health. Holistic healthcare is always vital, but especially so during unprecedented times such as now. Many employees are feeling heightened levels of stress and anxiety due to the pandemic.

Employers can use telehealth to provide mental healthcare for employees during these trying times. Additionally, employers can offer virtual mental healthcare through employee assistance programs (EAPs). EAPs, are now app-accessible, which allows employees to access care through their smartphones. Plus, some telehealth providers are also offering virtual therapy sessions with mental health professionals as a part of their programs.

Maximize Your Program's Success

We here at The Olson Group believe in the power of a quality education. And, as with any benefits program, to make your telehealth program as successful as possible, you need to educate your employees about their plan. The better your staff understands their telehealth program, the better they can utilize the advantages the plan provides. A recent survey from [HealthInsurance.com](#) exemplified the need to educate your staff about their telehealth benefits.

According to the study, more than 50 percent of individuals said they had no plans to use telemedicine during the pandemic. Similarly, 67 percent reported they hadn't received any information from their doctors about telehealth. And a similar percentage said they had received no telemedicine information from their health insurers.



This lack of information and education leads to a lack of engagement in your telemedicine plan. So, to maximize your telehealth plan's success, make sure you invest in educating your employees. Not just that, but actively encourage employees to utilize the plan when appropriate. This education and encouragement can go a long way to increasing your telehealth's engagement and effectiveness.

The Wrap

If there's been one silver lining of the COVID-19 pandemic, it's been the increase in the recognition of telehealth as an important healthcare tool. Still, employers need to know how to maximize their plan's success. To do so, educate your employees about how to utilize their telehealth program best. Stay safe, healthy, and connected through telehealth.

And if you need help implementing a telehealth plan, or any other cost-savings benefits program, [contact The Olson Group](#) today!