

Telehealth Benefit

Producer Communication #722

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Message

Telehealth is a fast growing trend in the health care industry. The convenience and potential cost savings make it a very attractive option for many customers in appropriate scenarios. Capital BlueCross is pleased to begin offering telehealth services through the American Well (Amwell) platform for Individual PPO; Group PPO, POS, Comprehensive, Traditional, and HMO products; CHIP products; and Medicare PPO products effective January 1, 2016.

Amwell features a network of national telehealth doctors enabling members to immediately, conveniently, and securely connect with a licensed physician via video or telephone. For covered services, Capital BlueCross will consider Amwell doctors to be in-network providers.

In addition, members may obtain covered telehealth services through local participating doctors who are approved to provide telehealth services.

Details

BENEFIT

Capital BlueCross defines a telehealth visit as an interaction between a member and facility provider, professional provider, or other provider for the purpose of providing covered services conducted by means of the Internet or similar electronic communications for the treatment of acute conditions and services that do not require a hands-on physician examination.

The Capital BlueCross benefit for Medicare falls under the Centers for Medicare & Medicaid Services (CMS) Remote Access Technology benefits. Pending CMS approval, this benefit will be referred to as a tele-visit in our Medicare materials. SeniorBlue PPO products will have the tele-visit benefit for 2016.

Effective January 1, 2016, Capital BlueCross will cover services for only the following conditions: acute bronchitis, acute sinusitis, acute pharyngitis, acute cystitis, urinary tract infection, abdominal pain, diarrhea, fever, acute conjunctivitis, painful urination, influenza, respiratory infection, headache, and strep throat. The benefit includes the review of images shared by a patient when necessary for the treatment being provided. Nicotine cessation services also are eligible, subject to benefit limits and cost sharing according to "preventive services". Specialist services for genetic counseling, behavioral health, and dermatology services also are eligible.

Additional details:

- An Amwell telehealth visit averages ten-minutes.
- The copay amount may vary depending on benefit design for PCP-type services.
 - Individual customers: Same as or less than PCP copay for face-to-face visits for PPO products
 - Small groups: \$10
 - Large groups: \$10 or less is preferred (Per Amwell, the lower the copay, the greater the engagement)
 - HMO copay for all services is equal to specialist copay listed on member card
 - Medicare PPO products: \$5 for Option 1; \$8 for Option 2

- For specialist services, the copay is the same as the member's copay for face-to-face specialist visits.
- Where applicable, cost sharing (deductible or copay) is applied.
- Effective January 1, 2016, Telehealth will be a standard benefit for all Individual PPO; Group PPO, POS, Comprehensive, Traditional, and HMO products (excluding CareConnect PPO and LIKI); CHIP products; and Medicare PPO products
- Large ASO groups will need to opt in to the benefit if they wish to have the benefit.
- The telehealth benefit is rate neutral; adding or removing the benefit does not impact rates. Utilization will be considered in experience for future rates. For large ASO groups, a PCPM charge of \$0.25 will be applicable.

AMWELL'S EXPERIENCE

Amwell offers telehealth via video on any smart device or computer with Internet access. The service is available 24/7, 365 days a year, in 45 states and the District of Columbia. (Alabama, Alaska, Arkansas, Louisiana, and Texas currently do not permit doctors to provide telehealth services.)

Amwell offers our members an award-winning telehealth experience with qualified, credentialed doctors, ready to provide care when it is needed. Amwell's providers are physicians who are U.S. trained, board certified, licensed and credentialed, and typically have been practicing medicine for 10-15 years. Amwell's model contrasts with those of some competitors (for example, Teladoc) in that some other services require patients to wait for doctors to telephone them after requesting a consultation. After signing in with Amwell, patients usually are connected face-to-face with a doctor in less than two minutes. Scheduling an appointment with a specific doctor is also an option.

Amwell has a high customer satisfaction rate, averaging 4.7 out of 5 stars for patient satisfaction on post-service surveys. They are a proven industry leader with more than 1.5 million consumer downloads of the Amwell app.

HOW TO USE THIS SERVICE

- Members can access telehealth services through:
 - The telehealth link on capbluecross.com or capitalbluemedicare.com
 - The Amwell mobile app
 - americanwell.com
- The first time a member visits, he or she will be asked to provide basic information, including insurance information, to establish a profile. The profile can be updated or changed anytime the member logs in.
- Physician photos, backgrounds, and satisfaction ratings are displayed. The member chooses which available physician he or she wants to see immediately.
 - Alternatively, a visit can be scheduled with a specific physician for a later time, and the physician will contact the member at that time.
- A real-time benefits and eligibility check (270/271 transaction) is performed prior to each visit to verify eligibility and deductible status and establish the charge for the visit. The out-of-pocket cost for the visit is generally the copay, or the full amount if the deductible applies and has not been met.
- The member is informed of the payment due. If the connection to Amwell was not made through the Capital BlueCross branded app, the member is able to request telehealth services not covered by Capital BlueCross. In that scenario, the 270 eligibility feedback prompts Amwell to notify the member of Amwell's charge and the out-of-pocket cost.
- The payment is collected via an ecommerce (credit card) transaction prior to seeing the doctor. However, the transaction is not applied to the member's credit card until after the visit is closed by the physician. The transaction is held until the close of the visit so that if the visit is not completed,

there is no charge to the credit card. Note: An alternate form of payment – withdraw of bank funds – will be available.

- Within three minutes of providing payment information, the member is connected with the physician via video and the visit takes place.
- At the close of the visit, the physician will ask the member if he or she would like a visit summary emailed to a PCP. In addition, a summary is automatically emailed to the member. Visit summaries are free of charge.
- When the visit is completed:
 - An electronic claim is submitted to Capital BlueCross and the process is completed through normal claims processing. For covered services, the claim is processed as in-network.
 - The physician will forward prescriptions to the member's pharmacy.

LOCAL PROVIDER TELEHEALTH ACCESS

Members may obtain covered Capital BlueCross telehealth services through local doctors. Many local providers have telehealth capabilities and we are developing a process to work with them and accept claims. By January 1, 2016, members will be able to search in the Search & Save Center for local participating providers that offer covered telehealth services.

PRODUCER WEBINAR

Producers can learn more about the Telehealth benefit at an upcoming webinar in August. Capital BlueCross and Amwell representatives will be participating. An invitation with registration instructions will be forthcoming.

Questions

Contact your Preferred Agency with any questions. Thank you.