

Guide to Telemedicine

Finding the Right Employee
Benefit Service





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Introduction

The COVID-19 pandemic accelerated the use of virtual care, prompting widespread adoption of various remote healthcare solutions—including telemedicine. Telemedicine enables patients to consult with doctors from the safety of their home or office via web, mobile app or phone call for the evaluation, diagnosis and treatment of non-emergency healthcare concerns. The pandemic has allowed patients—and their employers—to discover telemedicine’s many virtues.

Specifically, telemedicine:

- Connects patients to doctors 24/7, typically within minutes
- Saves time and eliminates travel
- Provides a convenient and easy-to-use path to care
- Helps patients avoid contagion-prone healthcare facilities
- Should cost less than in-person care

But what does a good telemedicine service look like? Doesn’t any telemedicine option provide the same benefits to employers and employees? Will employees use it?

With those questions in mind, First Stop Health® outlined key criteria to evaluate a telemedicine service. This guide can help benefit consultants/brokers and employers identify a telemedicine solution that can provide high-quality healthcare, convenience and cost savings to workforces.

IN 2020,

97%
of employers offered
a telemedicine benefit.

90%
of employers
increased their focus
on virtual care.

52%
think virtual care
will remain a top
priority even after
the pandemic.

44%
of U.S. patients used
telemedicine during
the pandemic.

¹ <https://www.willistowerswatson.com/en-US/Insights/2020/10/2020-health-care-delivery-survey>

Top Reasons Employers Choose to Offer Telemedicine



Employee Wellness

In a recent survey, a majority of employers prioritized employee wellbeing over other employee benefit goals like cost management, attracting top talent or reducing turnover.²

With 41% of adults delaying medical care in 2020 due to COVID-19 concerns, more employers encouraged employees to take advantage of virtual visits to maintain their health.

When employees talk to a doctor virtually, they avoid leaving home or work to receive the care they need. Safe and convenient access to doctors within minutes at any time of day empowers employees to seek out non-emergency care and resolve minor health issues before they become more severe problems.



Workforce Management

An increase in remote work has highlighted the need to offer employee benefits for a geographically diverse workforce.³ The right telemedicine solution can offer high-quality care to anyone in any time zone in the U.S., allowing employees to access care from wherever they are, 24/7.

Telemedicine also enables employees to manage their time more efficiently. Instead of scrambling to schedule an appointment, traveling and waiting in a doctor's office, telemedicine gives employees immediate access to care and saves them time they could spend more productively managing their personal and professional lives.



Healthcare Savings

By using telemedicine, employees avoid expensive healthcare claims due to unnecessary trips to doctors' offices, urgent care facilities and emergency rooms.

By connecting employees to cost-effective care suited to their specific healthcare needs instead of accessing the highest-cost care in every situation, employers see a reduction in medical claims. The savings from reduced healthcare claims should meet or exceed the cost of a telemedicine service.

Utilizing telemedicine for common illnesses like sinus infections or sore throats also frees up emergency rooms and other in-person healthcare resources for those who really need them, resulting in savings and increased efficiency for the entire healthcare system.

Five Key Criteria to Evaluate a Telemedicine Service

The criteria below offer guidance for evaluating the efficacy and value of a telemedicine solution. We'll explore each one in more detail and provide an expanded checklist of considerations at the end of the guide.

- 1 | High Quality Doctors
- 2 | Simple, Convenient Employee Experience
- 3 | Personalized Employee Communications
- 4 | High Employee Utilization
- 5 | Positive Return on Investment (ROI)

1 | High Quality Providers

Look for a telemedicine provider that operates a network of doctors and healthcare professionals with high standards for customer service and patient experience.

Any good telemedicine service should provide employees with access to doctors in all 50 states and Washington, D.C. within minutes. Each doctor should provide more than safe and effective clinical care — they should also offer excellent patient experiences.

From the accuracy of clinical decision-making to the timeliness, level of courtesy and empathy in a healthcare interaction, doctors drive how a patient feels before, during and after a consult—and influence whether an employee wants to utilize telemedicine in the future. Ask potential telemedicine providers how they recruit, train and monitor their doctors to ensure patients receive the positive healthcare experience they deserve.

In addition to ensuring high-quality patient interactions, doctors providing telemedicine should be contracted directly with the telemedicine provider, not through a third party. The telemedicine provider should have the ability to monitor and train network doctors so they offer the highest level of customer service to patients while adhering to clinical protocols.

To ensure high-quality medical care for employees, employers should select a telemedicine provider that operates its own doctor network and monitors the care patients receive.



2 | Simple, Convenient Employee Experience

A positive user experience is crucial to the success of any service offered to consumers today. From shopping online to posting on social media, the easier and more convenient the experience, the better.

Unfortunately, the word “easy” is rarely used to describe a typical interaction with the healthcare system. Delivering a successful telemedicine service for a workforce hinges on the ability to deliver a simple, convenient employee experience and reduce barriers to care.

Look for a telemedicine solution that provides:

- 24/7 access to doctors licensed in every state
- The ability to connect to doctors within minutes at no cost to patients
- Access to care via app, web or phone
- A network of board-certified doctors who can write prescriptions (when appropriate)
- Care employees and their families will love

Watch out for barriers to care such as:

- Requiring employees to pre-register their medical history prior to using the service
- Per consult fees
- Limited means of accessing care (chat-only, app-only, etc.)
- Long wait times
- Lack of a 24/7, human help resource

A telemedicine service that delivers the best patient experience will generate repeat use and bring the greatest value to a workforce.

Ask potential telemedicine providers to provide average wait times for patients to connect with doctors. Employees should be able to access the care they need within minutes.



3 | Personalized Employee Communications

An effective telemedicine service should secure employee engagement through a customized communications plan tailored to the unique characteristics of employees.

Look for a telemedicine solution that provides:

- Smart, personalized messages to employees targeting their specific needs and concerns
- Periodic, timely outreach engaging employees over a 12-month period—not just welcoming them in the first month of the program
- The use of multiple communication tools, such as email, SMS, direct mail, social media and more

Watch out for:

- Additional charges for employee engagement campaigns
- Limited outreach using only one mode of communication
- A one-size-fits-all communications plan that all employees get

A telemedicine service that considers the specific needs and demographics of each employee will drive utilization of the program and fully leverage the value of the service.

4 | High Employee Utilization

Look for a telemedicine service that encourages employee utilization.

$$\text{Utilization} = \frac{\text{Consultations}}{\text{Covered employees}}$$

Utilization reflects the general number of telemedicine consults per employee and is the most commonly used metric in the telemedicine industry. Industry averages for utilization typically range from 1-10%.

Low utilization rates indicate that a given telemedicine service is not meeting today's virtual care expectations. If employees are not using the telemedicine service, then they don't reap the health benefits and savings. To ensure employees receive the maximum benefit from their telemedicine program, annual usage rates should be 25% or higher.

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Watch out for barriers to employee utilization.

Per employee per month (PEPM) prices for a telemedicine service typically cost employers \$0.50-\$15, frequently with additional fees of \$25-\$50 per visit charged to employees. While it may seem reasonable to ask employees to share the cost of an employer-sponsored telemedicine service, fees for employees create a barrier to utilization and limits the value and cost savings the service can provide. Employee utilization may also be impacted by lengthy wait times. Look for a telemedicine provider that can connect employees to the care they need within minutes and ensure it's available to employees at no cost to them.

Ask for reports.

When considering a telemedicine service, request potential providers to supply average utilization rates across all clients in the past year and ask them how often they provide company-specific reports to clients.

A good telemedicine provider will supply clients with timely reporting on utilization and savings generated through the service on at least a quarterly basis.



5 | Positive Return on Investment (ROI)

Look for a telemedicine provider who will guarantee savings in writing.

The right telemedicine provider will generate health benefits and cost savings for employees and employers. Look for a telemedicine service that is willing to share risk and has consistently demonstrated positive ROI. Requiring a telemedicine provider to guarantee a reasonable ROI will ensure that savings from avoided trips to doctors offices, urgent care clinics or emergency rooms will meet or exceed the cost of the telemedicine service.

Understand the cost savings calculation.

ROI not only hinges on overall utilization rates, but on how a telemedicine provider calculates cost savings. Any cost savings calculation should be easy for employers to understand and based on the hard-dollar healthcare costs that were avoided by using the telemedicine service.

Look for telemedicine providers that calculate ROI in hard-dollar savings and will commit to meeting those expectations in writing.

Common Misconceptions about Telemedicine



My employees don't and won't use telemedicine."

It's true that employees may not utilize a telemedicine service that fails to engage with them effectively or charges them per-visit fees. When telemedicine is provided at no cost to employees, is reinforced by periodic, customized communications relevant to their health concerns and is accessible to them within minutes, employee utilization increases.



Our health plan already includes a telemedicine service."

Many group health plans include telemedicine as a benefit, but it may not be powered by a high-quality network of doctors, provided at no cost to employees and easily-accessed within minutes. Examine any telemedicine offering using this guide to ensure it can supply an optimal patient experience and enables employers and employees to realize the full value of this care delivery model.



I prefer to select benefits that come from the same source. If it comes in a bundle with other services, doesn't that mean I'm getting the best deal?"

Much like the trend of decentralization in entertainment programming (Netflix, Prime Video or other streaming services), there is value in exploring offerings outside of traditional telemedicine providers. Most telemedicine services that are packaged together with other employee benefits don't provide the high-quality care or ROI that can be achieved through an independent telemedicine provider. Evaluate any telemedicine service using the criteria in this guide and don't assume a traditional solution provides the best service or value simply because it is accompanied by other benefits.

Checklist for Choosing the Right Telemedicine Service

The right telemedicine provider can improve the health and wellbeing of employees, help employers manage remote workforces and reduce overall healthcare costs for any organization in any industry.

If the telemedicine service is right for you, it must:



- ☐ Prioritize a positive and convenient user experience
- ☐ Connect patients to board-certified doctors quickly
- ☐ Lead a customized employee communications campaign to generate year-long awareness at no additional cost
- ☐ Demonstrate utilization rates of at least 25%
- ☐ Provide timely reporting on utilization and savings generated
- ☐ Operate a proprietary doctor network licensed and able to prescribe nationwide
- ☐ Provide human support for patients, doctors and employers 24/7
- ☐ Guarantee cost savings in writing
- ☐ Be free for employees to use

About First Stop Health

First Stop Health provides **care that people love.**SM Patients can access care 24/7 via app, website or phone. We help them save time and money with safe, convenient, high quality care. Our Telemedicine and Virtual Mental Health services are available as an employee benefit from employers.

For More Information: (800) 596-8319 | sales@fshealth.com | fshealth.com

