



AGENDA REPORT
July 24, 2018

2018 Group Health Plan Changes

SUBJECT:

2018 Group Health Plan Changes to implement a copay for Telemedicine services.

FISCAL IMPACT:

The current overall cost for Telemedicine services is \$42 currently paid at 100% by members enrolled in the group health plan. The Office of Human Resources/Employee Benefits and the County's Employee Benefits Insurance Advisory Committee (EBIAC) recommend implementing a members Telemedicine co-pay of \$10 resulting in a cost to the Self-Insured Group Health Plan of \$32 per member each time the service is utilized. The proposed co-pay is intended to be an incentive to access a lower cost alternative to urgent care (currently at a cost of \$30 /visit to the member and \$90 / visit to the health plan) and/or unnecessary visits to a hospital emergency room for non-emergency care.

Cost savings to the group health plan will be based on the number of Telemedicine services elected in lieu of urgent or emergency care services.

DEPT/OFFICE:

Human Resources

REQUESTED ACTION:

That the Board approves a Plan Change to the Group Health Insurance program for CY2018 as recommended by the Office of Human Resources/Employee Benefits and the County's Employee Benefits Insurance Advisory Committee (EBIAC) to implement a co-pay for Telemedicine services currently paid at 100% of cost by employees immediately upon approval by the Board.

SUMMARY EXPLANATION and BACKGROUND:

The Office of Human Resources/Employee Benefits and the County's Employee Benefits Insurance Advisory Committee (EBIAC) by a unanimous vote recommend a \$10 member copay for Telemedicine services. These services will be available to both Cigna and Health First members enrolled in any of the group self-insurance plan options in order to offer a convenient and lower cost alternative for members to use when treating non-life threatening medical conditions such as:

- sore throat
- fever
- headache

- stomachache
- cold & flu
- allergies
- rash
- acne
- UTIs and more

Members will have access to these services day or night, weekdays, weekends & holidays and have the option to use this service by phone or video chat. Telemedicine can provide a cost-effective alternative to a convenience care clinic or urgent care center, and cost less than going to the emergency room or a primary care provider. By providing this copay option as a low cost incentive to health plan members, accessed from the comfort and convenience of home, there is an opportunity to lower costs for both employees and the health plan by not having to access urgent or emergency care for minor medical conditions.

ATTACHMENTS:

Description

- **TeleMed FAQ**



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July 25, 2018

M E M O R A N D U M

TO: Jerry Visco, Human Resources Director

RE: Item F.15., 2018 Group Health Plan Changes to Implement a Copay for Telemedicine Services

The Board of County Commissioners, in regular session on July 24, 2018, approved a Plan Change to the Group Health Insurance Program for CY2018 as recommended by the Office of Human Resources/Employee Benefits and the County's Employee Benefits Insurance Advisory Committee (EBIAC) to implement a co-pay for Telemedicine services currently paid at 100 percent of cost by employees, immediately upon approval by the Board.

Your continued cooperation is always appreciated.

Sincerely,

BOARD OF COUNTY COMMISSIONERS
SCOTT ELLIS, CLERK

Tammy Rowe

Tammy Rowe, Deputy Clerk

cc: Finance
Budget



THE CARE YOU NEED - WHEN, WHERE AND HOW YOU NEED IT.

Introducing Cigna Telehealth Connection.

Your medical plan includes telehealth services through Cigna Telehealth Connection, provided by Amwell and MDLIVE with 24/7/365 access to board-certified doctors and pediatricians by video chat or phone.

Frequently asked questions

What is telehealth?

Telehealth is the delivery of health-related services and information via telecommunications technologies, including telephones, smartphones and personal computers, for virtual consultations. Among the most significant benefits are ease of access, convenience, time savings and competitive cost.

What is Cigna Telehealth Connection?

Cigna Telehealth Connection is our telemedicine program that provides access to certain telehealth services as part of your employer's medical plan through Cigna. It includes live appointments with board-certified doctors via secure video or phone who are able to diagnose and prescribe, when appropriate. Customers are able to choose the time and day that works best for them with medical telehealth services available 24/7/365.

Is telehealth a safe way to receive health care services?

A consultation with a telehealth doctor will be similar to the care you receive from your physician when you call him or her for medical assistance when you are unable to get to their office.

Does telehealth replace my primary care physician (PCP)?

Telehealth is not intended to replace your PCP. For common or chronic conditions, a virtual consultation can sometimes be a convenient and affordable alternative to a doctor's office or nonurgent ER visit. Communication with your PCP is important for continuity of care.

Can telehealth handle my emergency situations?

No. Telehealth is designed to handle minor, nonemergency medical issues. You should NOT use telehealth if you are experiencing a medical emergency. If you have a medical emergency, you should dial 911 immediately or visit the nearest hospital.

Using telehealth

When should I consider using telehealth?

- › When your PCP is not available
- › If you're considering an ER or an urgent care center for a nonemergency medical issue
- › To request refills for most prescriptions (when appropriate)*
- › When traveling and in need of medical care
- › During or after normal business hours, nights, weekends and even holidays

Together, all the way.®



Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

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Are there any instances when someone will be denied treatment? How is this handled?

An example would be if the primary medical issue and diagnosis is of high risk, in which case treating through telehealth would be inappropriate. Cigna Telehealth Connection will also refuse treatment to minors when a parent or legal guardian is not present.

How it works

Who can use telehealth services?

Employees and covered dependents enrolled in a medical plan through Cigna are eligible to use the program.

How do I access telehealth?

Covered employees and eligible dependents may access telehealth services from either Amwell or MDLIVE.

a. Through the web:

Amwell:** AmwellforCigna.com

Phone: 855.667.9722

MDLIVE:** MDLIVEforCigna.com

Phone: 888.726.3171

b. Download the Amwell for Cigna App and MDLIVE for Cigna App to your smartphone or mobile device.***

c. At myCigna.com

- Log in to myCigna.com
- Select the Cigna Telehealth Connection
- Select either Amwell or MDLIVE

What information do I need to provide to register for telehealth?

- First name
- Last name
- Gender
- Date of birth
- Cigna customer ID

You will be asked to create a user name and password. Once registered, you will receive an email confirmation. Each family member (employee/spouse or minor dependents) must create his or her own account.

Where is telehealth available?

Telehealth is accessible from most locations in the United States with an Internet connection, or a U.S.-based phone number that can receive a call back. See the AmwellforCigna.com or MDLIVEforCigna.com sites for specific details.

When is telehealth available?

365 days a year. Use Amwell or MDLIVE anytime you have a nonemergency condition, are unable to see your PCP, or when you simply prefer a convenient, cost-

effective alternative to an ER, urgent care center or retail convenience clinic.

Why are some doctors available by “video” while others are available by “phone”?

Doctors have the option to make themselves available by video or by telephone – or both – which can vary depending on the time of day, day of the week or computer access. If they are only available by phone, that will be the only way to connect with that doctor.

How long is each visit?

Standard consultations are approximately 10 minutes. The doctor can extend the visit at no additional charge to the patient. Video consultations are usually 1-2 minutes longer in duration.

Do telehealth doctors speak other languages besides English?

Yes, there are doctors who speak fluent Spanish, and additional languages are offered through a language translation line.

What do I need for telehealth videoconferencing?

To use videoconferencing you need a:

- Mac or PC
- Common web browser (i.e., Internet Explorer, Firefox, Safari or Chrome) with a high-speed Internet connection
- Webcam with at least 1.3 megapixels
- Microphone (most webcams already have a microphone built in)

After you set up an account, you will be able to use a simple online simulation to test your confirmation and check if you are ready for a virtual consultation.

What is a secure email message?

Secure email messages are a way for telehealth doctors to communicate with patients. An email message is secure when it is encrypted before it is sent and is stored in a secure manner. Emails between you and a doctor can contain personal health information which means they need to be stored securely, in accordance with HIPAA regulations. Amwell and MDLIVE store your emails securely so you can access them at any time. Although reasonable precautions are taken by Amwell, MDLIVE and Cigna to safeguard your personal information, no method of transmitting or storing data can be guaranteed to be 100% secure. As a result, we cannot ensure the security of any information you transmit online or through the web. If you have reason to believe that your interaction with Amwell, MDLIVE or Cigna is no longer secure (for example, if you feel that the security of any account you might have with Amwell, MDLIVE or Cigna has been compromised), please immediately notify the company.

Can my telehealth doctor order laboratory tests?

No, telehealth services are appropriate for minor acute illnesses that are easily diagnosed through symptom-based assessment and do not require laboratory services. Requirements for laboratory services or testing tend to be indicators of a more serious condition that would require the patient to be seen by their PCP.

Amwell and MDLIVE doctors

Who are the Amwell and MDLIVE doctors?

All of the doctors are U.S.-board-certified and licensed to practice medicine in your state. They are fully credentialed on an annual basis, and have passed background checks using the National Practitioner Databank and the American Medical Association. The telehealth doctors follow national standards of medical practice and are able to treat a wide range of patients and conditions.

Will the doctor review my medical history before speaking with me?

Yes. You must provide your medical history to the doctor before or during the visit.

How do I find the right doctor for me or my family?

- **Online:** Visit either [AmwellforCigna.com](https://www.amwellforCigna.com) or [MDLIVEforCigna.com](https://www.mdliveforCigna.com). First you select the type of doctor you're looking for and then click Search. A selection of doctors is displayed and you can choose to schedule an appointment or visit now. From the next screen, you describe the purpose for the appointment and choose whether you want an online video chat (if available) or a phone consultation.
- **By phone:** You can call Amwell's Health Services Support Center at **855.667.9722** or MDLIVE's Health Services Support Center at **888.726.3171**. Knowledgeable representatives will talk you through each step of the process.

Will the telehealth doctor send a treatment report to my PCP?

Yes, the [AmwellforCigna.com](https://www.amwellforCigna.com) or [MDLIVEforCigna.com](https://www.mdliveforCigna.com) website has a Primary Care Physician tab that allows you to name your PCP who, with your permission, will receive a record of every telehealth visit.

Prescriptions

Can I get a prescription from a telehealth doctor?

Yes. If the doctor believes medication is warranted, he or she can write a prescription for medications, which can be sent electronically to your preferred pharmacy. Doctors cannot issue prescriptions for controlled substances or lifestyle drugs in any state. If for any reason your pharmacy is unable to receive e-prescriptions, a traditional prescription can be faxed. The prescription is fully compliant and includes all required information.

Please note: Some state laws require that a doctor can only prescribe medication in certain situations and subject to certain limitations.

Doctors will prescribe antibiotics in accordance with proper medical practice. As such, prescriptions will adhere to recommended dosage when issued. The doctors closely monitor prescription use through the patient's Electronic Medical Record (EMR), and will refer a patient to their PCP if prescriptions are not having the desired effect or if the doctor believes in-person care is required.

IMPORTANT: There is no guarantee that a prescription will be written. Amwell and MDLIVE doctors will not prescribe substances controlled by the DEA, including narcotics, pain medications and mood stabilizers for nontherapeutic use, or those which may be harmful (potential for abuse or addiction).

Can I choose what pharmacy I use?

When you register for the Amwell or MDLIVE programs, you will have the opportunity to identify your preferred pharmacy. Not all prescription drugs may be covered and you may be required to use an in-network pharmacy to receive coverage for the prescription under your employer's specific medical or pharmacy plan. See your plan documents for costs and complete details of your plan's prescription drug coverage.

Security and privacy

Is telehealth safe and private?

Amwell and MDLIVE are designed to be safe and private. They are both compliant with HIPAA and will only share your information with your selected member physician and pharmacy. For more information, please visit each company's website or contact them by phone to receive a copy of their privacy notice(s). For Cigna privacy information, visit [Cigna.com/privacy](https://www.cigna.com/privacy) or call the number on the back of your Cigna ID card.

Will I have a record of my visit?

Yes, each provider maintains a complete record of your online visit, which is available to you for review at your convenience. You can also share your visit record with anyone you wish, such as your PCP.

Do doctors have access to my health information?

If you have provided your health history or other health information, you can make this information available to the attending doctor.



Costs and payment

Are covered claims for visits with Amwell and MDLIVE telehealth doctors covered at my in-network rate?

Yes. The claims will be processed by Cigna and you will receive an explanation of benefits (EOB), just as you do when other medical claims are processed.

How much will it cost to use the programs?

The cost of the visit depends on your medical plan. Check your plan documents for information.

Can I pay for my telehealth visit with a health savings account (HSA), health reimbursement account (HRA) or flexible spending account (FSA)?

Telehealth is a qualifying expense for HSA, HRA or FSA accounts. You should consult with your employer or other advisor about possible HSA or FSA account reimbursement.

Will all registrations require a debit or credit card to be on file to cover the cost of the copay/coinsurance?

The payment information is gathered at point of consultation and kept on file; however, you may need to provide your credit card information for future consultations.

How do I pay for a prescription called in by a telehealth doctor?

When you go to your pharmacy of choice to pick up the prescription, you will be responsible for any amount due based on your plan's coverage terms, including deductible, coinsurance or copay requirements.

If the doctor recommends that I see a specialist or my PCP, do I still pay for the visit?

Yes. Like seeing any doctor, if you are referred to another doctor, the consultation fees still apply.

Am I charged if I miss a scheduled visit?

Appointments need to be canceled at least 12 hours before the time of your scheduled consultation to avoid being charged.

How can I get additional help if I have more questions about Amwell or MDLIVE?

You may call Amwell at **855.667.9722** or visit **AmwellforCigna.com**

You may call MDLIVE at **888.726.3171** or visit **MDLIVEforCigna.com**

You may also call the Cigna customer service number on the back of your Cigna ID card.

Use Cigna Telehealth Connection to connect with a doctor about:

- General health
 - Acne
 - Allergies
 - Asthma
 - Bronchitis
 - Cold & Flu
 - Diarrhea
 - Earaches
 - Fever
 - Headache
 - Infections
 - Insect Bites
 - Joint Aches
 - Nausea
- Pink Eye
- Rashes
- Respiratory Infections
- Sinus Infections
- Skin Infections
- Sore Throat
- Urinary Tract Infections
- Pediatric care
 - Cold & Flu
 - Constipation
 - Earaches
 - Nausea
 - Pink Eye



*There is no guarantee that a prescription will be written. Not all prescriptions may be covered under your medical plan. See your plan documents for details of your plan's prescription drug coverage.

**Availability may vary by location and plan type and is subject to change. See vendor sites for details.

***The Apps will be available for download on January 1, 2017. The downloading and use of any mobile app is subject to the terms and conditions of the mobile app and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

Amwell and MDLIVE are independent companies/entities and are not affiliated with Cigna. The services, websites and mobile apps are provided exclusively by Amwell and MDLIVE and not by Cigna. Providers are solely responsible for any treatment provided. Not all providers have video chat capabilities. Video chat is not available in all areas. Amwell/MDLIVE services are separate from your health plan's provider network. Telehealth services may not be available to all plan types. A Primary Care Provider referral is not required for Amwell/MDLIVE services.

In general, to be covered by your plan, services must be medically necessary and used for the diagnosis or treatment of a covered condition. Not all prescription drugs are covered. All group health insurance policies and health benefit plans contain exclusions and limitations. See your plan materials for costs and details of coverage, including other telehealth/telemedicine benefits that may be available under your specific health plan.

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