

What is Telehealth?

A powerful new benefit included at no additional charge for fully insured accounts.

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Video visits will enable your employees and their families to have a brief medical or behavioral health visit with a doctor or therapist in a fast and convenient manner using a computer, tablet, or mobile device.

Telehealth represents a true shift in the delivery of health care that leverages technology to simplify access and offer convenience. Blue Cross Blue Shield of Massachusetts is leading telehealth efforts locally and nationally—seeking new ways to connect your employees to convenient and affordable care options.

What sets Blue Cross Blue Shield's Telehealth benefit apart? Our system of care and administration is seamlessly integrated. Processing claims is automatic and employee cost share accumulates towards out-of-pocket maximums as it does for an in-person visit. This means that Telehealth is an end-to-end solution that facilitates access and simplifies care. It's a state-of-the-art convenient, connected, and efficient way to see a doctor or therapist.

Blue Cross is a leading innovator in comprehensive Telehealth solutions. We provide an unprecedented level of real-time interactive access to affordable care. We achieve this by incorporating both medical and behavioral health care that is supported by our industry-leading network, and an extensive network belonging to our partner American Well, an independent company.

When you choose Blue Cross, your employees get access to our local network of Telehealth providers, and an additional national Telehealth network credentialed by Blue Cross Blue Shield.

Welcome to an entirely new way to see a doctor. Welcome to Telehealth.

Telehealth benefits include:

- + Real-time interactive access to have a visit with a doctor or therapist through our local and national provider networks
- + On-demand medical professional consultations, available 24/7/365
- + Choice of physicians and therapists available for consults
- + Telehealth is an integrated part of your benefit design, administered by Blue Cross
- + Quality health care experience—featuring the expansive provider network, exemplary customer service, and dedication to excellence that Blue Cross is known for
- + Web and mobile visits supported

This plan benefit delivers:



Convenient Access



Affordable Care



Secure Communications

Why Telehealth?

It's simple to use and makes quality care easily accessible.

Whenever your employees and covered family members have urgent health concerns or when in-person visits are not convenient, Telehealth can be an effective alternative to face-to-face visits. Members of fully insured accounts, starting on your account anniversary date in 2016 will have two easy ways to receive Telehealth care. 1.) Members can use their own participating provider or check on our Find a Doctor tool to identify providers in the network who offer Telehealth care. 2.) Visit bluecrossma.com/telehealth to connect to our Telehealth services powered by American Well's national network of online doctors and therapists.

Covered Services	When To Use	Examples of Treatable Conditions	
 <p>Medical Convenience Care</p>	<p>Patients see a doctor online for a range of issues, from minor illnesses and injuries, chronic conditions, and even general health and wellness concerns.</p> <p>Often reasons include:</p> <ul style="list-style-type: none"> + Time savings + Alternative to ER + Doctors office is closed + Follow up with existing doctor 	<ul style="list-style-type: none"> + Bronchitis + Cough + Sinus infection + Sore throat + Urinary tract infection + Fever + Pinkeye + Cold and Flu 	<ul style="list-style-type: none"> + Sprains and strains + Respiratory infection + Weight concerns + Smoking cessation + Management of chronic illnesses + Reactions to medications + Follow-up care <p>Note: Additional services may be available</p>
 <p>Behavioral Health</p>	<p>Telehealth provides reliable and convenient limited therapy visits with trained and certified professionals. Patients see therapists online for a variety of reasons.</p> <p>Often reasons include:</p> <ul style="list-style-type: none"> + Not wanting to be seen waiting outside a therapist's office + Experiencing depression or anxiety due to grief, divorce, parenthood, or other major life changes 	<ul style="list-style-type: none"> + Depression + Anxiety + Stress management + Sleep difficulties + Relationship challenges + Child behavior difficulties + Coping with chronic health problems + Weight management + Smoking cessation 	

How to Access Care

- + Beginning on 1/1/16, clinicians in the local network who provide Telehealth services can instruct employees who have this benefit on how to have this type of visit with them.
- + Employees can go to our Find a Doctor tool or call Member Service to find a Telehealth provider.
- + Employees also have web or mobile access to our national Telehealth solution powered by American Well.
- + Telehealth medical appointments usually take about 10 minutes, while behavioral health appointments can be 30 minutes.
- + With Telehealth care, doctors can review patient history, answer questions and, at their discretion, diagnose, treat, and even prescribe medication. Prescriptions can be sent directly to the employee's pharmacy of choice.

Advantages for You and Your Employees

For Employers

- + Offer a Telehealth benefit that is fully integrated with your employees' health coverage
- + Telehealth administration is easy—claims processing is automatic, and employee cost share accumulates towards out-of-pocket maximums
- + Help your employees and their families obtain care conveniently
- + Provide greater access to behavioral health care

For Employees

- + Receive care and advice from wherever you happen to be, at any time, on a web-enabled device
- + Avoid costly emergency room visits for simple conditions
- + Access to secure, convenient online care
- + Eliminate exposure to others' illnesses in waiting rooms
- + Reduce the time spent away from work or family for in-person doctor visits

Frequently Asked Questions about Telehealth

For questions specific to your company and your employees, please contact your account executive directly for answers and assistance. For answers to general questions refer to the information below.

Is it secure?

Yes, we require all Telehealth providers to maintain private and secure online access that allows patients to safely and confidentially consult with a credentialed doctor or therapist.

When will the Telehealth benefit be available?

Fully insured accounts will receive this benefit as a standard inclusion beginning 1/1/16 upon anniversary.

What is the cost for employers?

We offer this plan feature at no additional cost to fully insured accounts.

What is the plan benefit design?

Telehealth services will be included as a standard benefit for fully insured accounts. When using Telehealth benefits, your employees and their dependents will pay the same cost share as they do for an office visit.

How does Telehealth work with a managed care plan?

Employees do not need a referral to use Telehealth. However, it's always important for employees to keep their primary doctor informed about any care they receive from another doctor. That's because their primary doctor may have specific recommendations based on their medical history.

Which providers will offer telehealth care?

Employees and their families can use doctors and therapists in BCBSMA's network who choose to offer that service. BCBSMA is also contracting with American Well, a national telehealth company that offers telehealth care.

How does the national Telehealth service work?

When using our solution powered by American Well, employees and their families can use an app on a mobile device or visit the website to consult with doctors or therapists.

How long are Telehealth appointments?

Appointments are generally 10 minutes for a doctor and 30 minutes for a therapist.

What services does a Telehealth doctor provide?

Once connected, the doctor can review patient history, answer questions, and at their discretion diagnose, treat, and prescribe medication.

How do Telehealth prescriptions work?

If the member receives a prescription, it can be sent directly to their pharmacy for fulfillment.

What services are included in the Blue Cross Blue Shield of Massachusetts Telehealth benefit?

Brief visits for medical and behavioral health services are included in the benefit.

Who are the Telehealth doctors?

Providers who offer Telehealth can either be local providers in the Blue Cross network or they can be a national provider available through Blue Cross Blue Shield of Massachusetts's partnership with American Well. All participating doctors and therapists who provide Telehealth care are credentialed.

(continued)

Telehealth Frequently Asked Questions (continued)

Can the doctor write a prescription?

Yes, depending on medical appropriateness, state law where the care is being given, and the clinical prescribing rules and standards of care. Generally, physicians who deliver care online may not write a prescription for controlled substances. A consultation is not a guarantee of prescription.

Why is Blue Cross Blue Shield offering a Telehealth benefit?

We believe that Telehealth has the potential to improve timely access to care, facilitate enhanced integration and coordinated care, and reduce health care costs.

Is Telehealth appropriate for emergencies?

No. For serious or life-threatening conditions employees should call **911** or go to the nearest emergency room.

Ready to get Started? Have Questions?

Please contact your account executive or broker.



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