

FAQ: TELEHEALTH

Telehealth is the use of digital information and communication technologies, such as telephones, computers and mobile devices, to provide 24/7 access to healthcare services remotely and manage your health care. Telehealth can be an effective care delivery method to provide access to care and help reduce the risk of being exposed to germs at health care facilities.

I How can telehealth help with COVID-19?

From the comfort of individual homes, telehealth physicians can help determine who needs to get tested for COVID-19, who can watch and wait, and who may need to visit a physician's office, urgent care clinic or emergency room. Additional self-assessment tools have been made available on-line through telehealth providers and other health organizations to help determine who can benefit from a telehealth visit. Also, many health plans, EAPs and telehealth providers are providing tele-behavioral health and other services to help build resiliency and manage anxiety and depression during the COVID-19 pandemic.

Are telehealth providers equipped to test for COVID-19 and treat symptoms consistent with the virus?

Telehealth providers have developed guidelines for members who think they may be infected by COVID-19. Although the situation is rapidly changing, telehealth providers typically do not order COVID-19 tests. However, if testing or other services are needed, telehealth providers can refer to PCP's and/or the appropriate public health department in accordance with local reporting requirements. The public health department may contact patients directly to initiate diagnostic testing, conduct contact tracing, and/or offer guidance on at-home self-monitoring, at-home supervised isolation or quarantine requirements.

Telehealth providers will give up-to-date evidence-based, supportive care to relieve symptoms for

affected patients. Many cases will be mild and safely managed via an at-home care plan. Patients are encouraged to follow up with their telehealth provider should they have follow-up questions, or if their symptoms progress. Each telehealth provider will follow their own set of policies and procedures and may refer patients to their primary care physician.

Can telehealth be used to treat other conditions?

Yes. Telehealth typically offers care for common ailments such as allergies, colds, sinus infections, urinary tract infections, headaches, pink eye, rashes and much more. Virtual care may also be available for anxiety/depression and other behavioral health conditions. Seeking virtual care with telehealth for these commonly treated conditions will also allow patients to maintain social distancing without sacrificing access to healthcare.

How are telehealth services accessed, and how much do they cost?

Most of the major health insurers and self-insured plans are offering telehealth services and based on recent legislation, are making special accommodations for services both related and unrelated to COVID-19 (e.g., waiving cost-sharing for visits to screen for COVID-19). If a formal "telehealth" system is not available, healthcare providers can still communicate with patients by telephone (and many have begun to offer video), and some telehealth providers offer services directly to consumers. Individuals should

check with their provider, health insurer or plan administrator to determine telehealth services available and any out-of-pocket expenses that may apply.

How can telehealth help those feeling stressed or anxious about COVID-19?

Fear and anxiety about COVID-19 and the impact it has had on the daily lives of Americans can be overwhelming and cause strong emotions in adults and children. It is important that individuals feeling consistent or overwhelming worry or anxiety get support from mental health services or professionals. Many health plans, EAPs and telehealth providers are providing tele-behavioral health and other services to help build resiliency and manage anxiety and depression. Individuals should check with health insurers, plan administrators or your company EAP providers for mental health services available and what out-of-pocket expenses may apply. [The CDC has published tips¹](https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/managing-stress-anxiety.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fprepare%2Fmanaging-stress-anxiety.html) to help adults and children manage stress and anxiety with COVID-19.

¹https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/managing-stress-anxiety.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fprepare%2Fmanaging-stress-anxiety.html

Locate a COVID-19 Test Site at:

<https://findcovidtesting.com>
<https://www.evive.care>

For more COVID-19 resources, visit our Resource Portal at bbinsurance.com/covid19.

Please be advised that any and all information, comments, analysis, and/or recommendations set forth above relative to the possible impact of COVID-19 on potential insurance coverage or other policy implications are intended solely for informational purposes and should not be relied upon as legal or medical advice. As an insurance broker, we have no authority to make coverage decisions as that ability rests solely with the issuing carrier. Therefore, all claims should be submitted to the carrier for evaluation. The positions expressed herein are opinions only and are not to be construed as any form of guarantee or warranty. Finally, given the extremely dynamic and rapidly evolving COVID-19 situation, comments above do not take into account any applicable pending or future legislation introduced with the intent to override, alter or amend current policy language.