

Employer Frequently Asked Questions ABOUT TELEHEALTH

Telehealth services are a fast, easy way to see a doctor!

What is Blue Cross and Blue Shield of Nebraska's telehealth offering?

Your Blue Cross and Blue Shield of Nebraska health plan provides telehealth services through American Well®, also known as Amwell. Amwell offers 24/7/365 access to U.S. board-certified physicians and behavioral health therapists. Amwell's secure HIPAA-compliant platform enables employees to immediately and securely connect with a licensed physician via computer, tablet or phone. The full service telehealth program includes:

- Real-time eligibility and claim processing for seamless benefit plan integration
- 24/7/365 live web and mobile consults with on-demand doctors
- The most popular telehealth app of 2014 and 2015
- The first nationally staffed, on-demand mobile video telehealth service available in the market today
- Licensed therapists by appointment from 7 a.m. to 11 p.m. local time, seven days per week
- Patient choice of physician and ability to repeat a positive experience
- Live consults via computer, tablet or phone
- Complete record of each encounter maintained and accessible by the patient
- Integrated e-prescribing for fulfillment at local pharmacies*
- Simple payment with credit, debit or HSA/FSA cards

What are the advantages of Amwell?

Amwell's service is designed to meet increasing demand for easy access to convenient, affordable care. With Amwell, employers can:

- **Reduce medical cost.** According to Amwell, each visit results in an average \$214 in medical savings, based on replacement of higher cost settings such as the ER, urgent care, and even in-office visits.
- **Save time.** On average, a visit with an Amwell doctor saves the patient two to three hours of time in a doctor's office, and more than 85% of visits resolve the patient's issue completely, with no need for any follow-up care.
- **Improve productivity and reduce absenteeism.** Employees are able to access doctors in a simple, convenient manner – when and where they need it – without taking time away from work.
- **Enhance access.** Employees and their dependents appreciate immediate access to doctors, day or night. For employees on the road, in rural locations or living in underserved areas, telehealth may be the only access to medical care.
- **Increase employee satisfaction.** Amwell's services are a cost savings employees love; 93% of users would recommend the service to a friend.

When should employees and their dependents use telehealth?

Employees and their dependents can use telehealth for a wide range of services. Amwell most commonly treats acute, episodic symptoms and conditions, but there are more than 1,200 unique diagnoses on Amwell's system.

Some of the most common diagnoses that doctors have made on Amwell include:

- Acute bronchitis
- Acute sinusitis
- Acute sore throat
- Urinary tract infection
- Anxiety
- Trauma/Post-traumatic stress disorder (PTSD)
- Bereavement
- Abdominal pain
- Diarrhea
- Fever
- Pinkeye
- Depression
- Panic attacks
- Obsessive-compulsive disorder (OCD)
- Painful urination
- Influenza
- Respiratory infection
- Headache
- Attention deficit hyperactivity disorder (ADHD)
- Stress

Are Amwell's services HIPAA-compliant?

Yes. Amwell adheres to a comprehensive Information Security Policy, dictated by HIPAA Security and Privacy Rules and the HITECH Act. This policy dictates the acceptable handling of sensitive information, the proper management of Amwell's information assets and Amwell's responsibilities around security and privacy obligations such as training, user access and other tenets of the HIPAA and HITECH acts. The policy dictates specifically how data must be stored, processed and shared.

What makes Amwell different?

Amwell is a truly unique, best-in-class telehealth service and physician network, with many features that are not available with other telehealth providers. Amwell offers:

- **Live video** available 100% of the time via web and mobile devices. Specifically, patient utilization via mobile constitutes more than 60 percent of visits on Amwell. Mobile truly allows patients to access AmWell's services wherever and whenever they need it, and uses native technology from iPhone/Android devices.
- **Integrated mobile apps.** Mobile exceeds all other communication channels on Amwell.
- **Staffed, salaried medical group** providing 24/7/365 access to clinical services. Amwell's staffed model enables unparalleled control over the quality of care, and doctors on Amwell see patients all day via telehealth. Amwell's doctors have completed thousands of telehealth visits, and as a result, have developed significant expertise in this new form of care delivery.
- **Immediacy.** Importantly, Amwell is not a call-back model. Whether connecting via mobile or web, employees use the same simple process to connect with a doctor: Sign in, review and select a doctor from a list of available doctors and connect immediately for a live video visit. As a result, Amwell's average time to see a doctor is under eight minutes.
- **Transparency and patient choice.** Before each visit, patients review a list of available doctors and can choose who to speak with based on details such as where the physician went to medical school, specialties, number of years practicing medicine, male/female, etc. Patients can also see the same doctor again for a future visit, establishing trust and driving satisfaction.
- **Continuity of care.** Amwell's platform maintains a health record for each patient, allowing the treating doctor access to the patient's full medication history, detailed health summaries, notes from prior telehealth visits, etc. At the end of each visit, a comprehensive encounter record is shared with the patient, and the patient is encouraged to share this record with existing treating providers.

Who are the doctors on Amwell?

All physicians who practice with Amwell are employees of the Online Care Group PC, and are U.S. board-certified, licensed and credentialed to NCQA and URAC standards. Online Care Group doctors have been practicing medicine for an average of 15 years. Amwell is the only telehealth service that works with a staffed medical group to provide clinical services by salaried physicians. Many physicians work full time on Amwell.

In what states are Amwell's doctors licensed?

All Amwell doctors must be licensed in the state in which they practice. However, in most states, they do not need to be physically located in the state in which they practice. For example, if an employee is in Nebraska and contacts Amwell, the doctor may or may not be physically located in Nebraska, but the doctor is licensed to practice in Nebraska.

Telehealth is allowed in most states, but some states that do not allow telehealth consults or telehealth prescriptions. For more information, visit: info.americanwell.com/where-can-i-see-a-doctor-online.

If an employee is visiting another state and contacts Amwell, in what state will that doctor be located?

If an employee is visiting another state and contacts Amwell, that doctor may or may not be located in the other state, but the doctor will be licensed to practice in that state. (See the above FAQ.)

How does Amwell ensure care continuity for patients?

Patients can access detailed documentation from their visits on Amwell, including chat transcript, prescriptions, diagnoses, and follow up recommendations, and are encouraged to share this record with their primary care physician and other treating providers. Amwell also maintains a comprehensive health record for each patient that catalogs this information, and the patient can share this record with any other clinician on Amwell in the future.

In addition, Amwell gives doctors many tools to support care continuity. During each visit, the physician can record notes, diagnoses, procedures, medications, follow-up suggestions, and even provide referrals and sick slips.

What specialties are available?

Amwell offers:

- Family medicine
- Internal medicine
- Pediatrics
- Emergency medicine
- Behavioral health therapists

What percent of Amwell visits lead to prescriptions?

Approximately 60 percent of Amwell consultations result in a documented prescription.*

How do employees and their dependents access the service?

Employees can use Amwell on their smartphones, tablets or computers. Amwell's Apple and Android apps are free in the Apple App Store and Google Play. Creating an account is quick and easy. Users create an account by visiting nebraskablue.com/telehealth or accessing the Amwell app on their mobile device. Users may also create dependent accounts for their dependent children less than 18 years old; a spouse or dependent children 18 years and older need to create their own account using the primary subscriber's health plan information. Once registered, the patient can review a list of doctors who are available, enter his or her medical concern, select a pharmacy and connect for a live video visit.

How is eligibility verified?

Amwell's system supports real-time 270/271 eligibility and benefit inquiry and response through a partnership with Change Healthcare and BCBSNE.

When an employee registers, he/she selects BCBSNE as the health plan, and enters his/her subscriber ID and the service key, BCBSNE. Before each visit, the employee will be presented with his/her responsibility for the visit cost. The remaining portion of the visit cost will be submitted to Blue Cross and Blue Shield of Nebraska as a claim, just as is done for in-person visits. This allows employees to only pay their applicable cost share amount, and it also allows members with high-deductible health plans to apply telehealth visits to their accumulators.

Can a telehealth consultation be paid for with employees' HSAs/FSAs?

Yes. Telehealth consultations are generally covered by health plans as a qualified expense for flexible spending accounts (FSAs), health reimbursement arrangements (HRAs) and health savings accounts (HSAs). Amwell can accept payment from cards that are linked to any of the above accounts issued by Visa, MasterCard, Discover or American Express.

Questions?

If you have more questions, please contact a member of your Blue Cross and Blue Shield of Nebraska sales or account service team.

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Source: American Well, 2016

