

Telemedicine

What is telemedicine?

Telemedicine is also referred to as a virtual visit or a video visit, and involves the delivery of clinical services via synchronous, interactive audio and video telecommunications systems that permits real-time communication between provider and patient. This implementation involves telemedicine only, and not the broader range of telehealth services such as remote monitoring, online medical evaluations, and eVisits.

Is telemedicine an existing Harvard Pilgrim benefit?

Yes, Harvard Pilgrim currently accepts and pays claims for medical telemedicine visits as if they are face-to-face visits. There is currently very low utilization of virtual visits by Harvard Pilgrim participating providers; only 85 claims were identified on a 12-month claims pull.

What is Doctor on Demand?

Doctor on Demand (DoD) is a well-known national provider group of board-certified physicians. They will offer telemedicine services for low acuity urgent care medical visits in all states (Louisiana, Arkansas and Alaska currently being implemented by DoD).

How will members access Doctor on Demand?

DoD has a highly rated, secure telemedicine app that members will access using their smartphone or tablet. The app is free to download. Members can also use their computer if it has a camera enabled for the visit. After registering and completing the screening process, members will be connected to a DoD provider within several minutes.

When can members access Doctor on Demand

Doctor on Demand will be available for on-demand visits between the hours of 7am and 11pm within the time zone the member is calling from. DoD is currently investigating the possibility of expanding their coverage hours sometime in 2017.

Why is Harvard Pilgrim adding Doctor on Demand to the Harvard Pilgrim Network?

Developing our network with telemedicine providers will allow us to continue offering competitive plans, improve member experience through increased convenience, and direct some services away from more costly locations, like ER and urgent care. Because Harvard Pilgrim does not currently have a substantial amount of providers that offer virtual visits, we are partnering with DoD to ensure members will have access for medical telemedicine visits.

What telemedicine services can Doctor on Demand provide to Harvard Pilgrim members?

Examples of the types of conditions DoD will treat include conjunctivitis, flu, sinus infection and rash. The most frequently treated medical condition is upper respiratory infections. DoD also e-prescribes medications based upon the diagnosis, such as antibiotics, creams/ointments, and antivirals. DoD providers will not prescribe controlled substances.

What is the registration process? How is registration information gathered? Is this done on the first call only? How does the first call differ from subsequent calls?

A member must first create an account within the Doctor on Demand (DoD) app, or on the DoD website using their computer. The member provides information as follows: demographic, insurance, preferred pharmacy, chronic conditions and general health. This information is retained in their account, and does not need to be re-entered each time they wish to initiate a visit with DoD.

What is the triage process when a member logs in for a Doctor on Demand telemedicine visit?

After setting up an account in the app, the member is asked to enter a short description of the reason for the visit, including how long the member has been experiencing the symptoms. Members are prompted to enter medications they are currently taking, whether they have any allergies. A listing of general symptoms are then displayed, and members click which ones apply to them. They are also asked to indicate current medical conditions, and which pharmacy they would like their prescription sent to (if needed).

Can members use Doctor on Demand for prescription refills?

Yes, Doctor on Demand can prescribe refills, but must do a full assessment of the member. If it is a medication that requires labs, a small supply may be prescribed to bridge the patient until they can see their regular provider.

How does Doctor on Demand know which medications are on members' formularies?

Doctor on Demand e-prescribes using Surescripts, and MedImpact feeds eligibility and coverage data to Surescripts. The prescriber can pull up the member, enter the drug that they want to prescribe, and get complete coverage information before deciding to transmit the ePrescription to the pharmacy.

Can other Harvard Pilgrim providers render telemedicine services?

Telemedicine services can be rendered by any Harvard Pilgrim provider that has the appropriate technology to do so, and qualifies to render that specific service. Examples include speech therapy, follow up care and management of chronic conditions. Participating providers interested in expanding their offerings to include telemedicine services should contact their contract manager to get more information.

When will Doctor on Demand be available to members?

On-Demand medical visits with Doctor on Demand for low-acuity conditions will be available for our members beginning on July 1, 2016.

Are telemedicine services limited?

Telemedicine services are subject to the same limitations that would apply if it were face-to-face visit. For example, there are no visit limits for physician office visits, and therefore no visit limit for virtual physician visits. Virtual visits for limited benefits apply to the benefit limit, such as speech therapy.

Is telemedicine available for patients of all ages?

Yes, telemedicine is available for both pediatric and adult care. At this point in time it will not be offered to our Medicare population.

Can members under the age of 18 initiate a telemedicine visit?

A parent must be present with the minor in order for Doctor on Demand to proceed with the telemedicine visit.

Are members under the age of 18 automatically connected to a Pediatrician?

A minor could be connected to an internist, pediatrician, or family practitioner. If a parent prefers a pediatrician, they can choose to be connected to a pediatrician if one is available, or they can schedule the next available time available with a pediatrician.

What is the cost sharing for telemedicine services from Doctor on Demand?

DoD visits will apply PCP office visit cost sharing.

What is the cost sharing for telemedicine services from other Harvard Pilgrim participating providers?

Cost sharing will follow what the cost sharing would have been if it were a face to face visits, and depends upon the service and provider. For example, for a follow-up visit with a Cardiologist, the specialist office visit cost sharing applies. For speech therapy, the speech therapy cost sharing applies.

How do members pay Doctor on Demand for their cost sharing?

For visits with DoD, the member cost sharing is paid within the app using a credit or debit card. DoD will use real-time member eligibility queries to identify a member's cost sharing.

How do members pay other participating providers for their cost sharing?

Payment of member cost sharing for virtual visits with other Harvard Pilgrim participating providers will be dependent upon what technology that provider is using to facilitate the virtual visit. Providers may have a mechanism to collect the cost sharing at the point of service, or they may bill the member after the fact.

Are Doctor on Demand telemedicine visits considered In-Network, even outside of the service area?

Doctor on Demand telemedicine visits are always In-Network, even if the member is outside of the service area.

Are Out of Network telemedicine services covered?

For products that include out-of-network (OON) coverage (i.e. POS & PPO), OON telemedicine services are covered just as the service would be covered if face-to-face. As with many OON services, a member would likely need to pay the provider up front, and submit the claim to Harvard Pilgrim for reimbursement.

If DoD determines that the member needs more immediate attention, such as the ER, are they able to direct the member to the nearest ER if the member is not familiar with the area (for example, while they are on vacation)?

Doctor on Demand will look up the information for them and add it to the patient instructions. The DoD Member Support Team will also reach out to the member that same day to assure the member followed up to receive in-person medical attention.

What products will DoD be a participating provider for?

HMO, PPO, POS, Access America - Fully Insured	Participating
HMO, PPO, POS, Access America - Self Insured (all, including custom tiered and narrow network products)	Participating
Medicare Advantage	Not Participating
Medicare Supplement	Not Participating
Medicare Enhance	Not Participating
Passport/Compass	Not Participating
Student Resources	Not Participating
HPI	Participating, by virtue of the fact that HPI leverages Harvard Pilgrim networks.

*For tiered network products, DoD will be in the lowest network tier.

How are existing Harvard Pilgrim Network providers impacted?

Existing Harvard Pilgrim providers can continue to render and submit claims for telemedicine services. The Provider payment policy will be revised to more clearly define telemedicine coverage. Participating providers do not need to negotiate new contracts in order to submit telemedicine claims.

Does DoD interact with members' PCPs?

DoD creates electronic medical records for each virtual visit, and communicates them to the PCP when requested by the member. Members must download, complete and submit the release form; EMRs cannot be shared with the PCP without the member's request and consent.

Are referrals or authorizations needed for DoD?

No, virtual visits with DoD will not require a referral or authorization.

Are referrals or authorizations needed for telemedicine services with other Harvard Pilgrim providers?

Virtual visits with other Harvard Pilgrim providers will require a referral or authorization if it would have been required had the service been face-to-face. For example, an HMO member having a virtual visit with a specialist will need to secure a referral prior to the virtual visit.

Will DoD providers appear in the provider directory?

Individual providers that are part of DoD will not be loaded into our network, and will not be displayed in the provider directory.

How will members know how to contact DoD?

There will be a Doctor on Demand flyer loaded onto each member's HPHConnect page on 7/1/16. There will also be information on the Harvard Pilgrim member website, with a link to a co-branded Doctor on Demand website that includes some information specific to Harvard Pilgrim (doctorondemand.com/harvardpilgrim).

Will telemedicine appear in the SOB or Handbook?

High level telemedicine language currently appears in fully insured member materials in CT, ME and NH. Similar generic telemedicine language will be added to fully insured ASO and MA member materials. Custom account materials will be individually managed with the groups.

Are members covered for virtual visits when traveling outside of the United States?

Telemedicine visits are covered when members are traveling outside of the U.S. However, DoD cannot prescribe medications for these visits.

How is telemedicine different than Nurse Care 24/7?

Telemedicine is a virtual visit done in lieu of a face-to-face visit, and covered under medical plans. Telemedicine visits include diagnosis and prescriptions (if needed).

The nurses in the RN-24/7 program provides support/coaching type services. They can give members information about health topics, provide education on self-care, help a member recognize when they need to seek treatment from their own providers, prepare questions to ask the provider, direct members to reputable online resources about conditions, etc. They do not diagnose, write prescriptions, or do anything treatment related. If treatment is needed, nurses would direct the member to contact an appropriate provider.

Where is DoD located?

Members are connected to a doctor who is licensed in the state in which the member is located when initiating the visit. This is identified as part of the sign in/triage process. The member's location is determined through GPS.

What is the expected average utilization for telemedicine?

Harvard Pilgrim is anticipating about 1% utilization in the first year.

Will offering a service like Doctor on Demand increase utilization because people who might not have sought care will not do so because of the convenience?

Our analysis of surveys from telemedicine vendors shows that only 8 % of those using telemedicine for on demand urgent care services would not have sought services. The other members would have sought services at more expensive locations. The increased cost of these new utilizers is very small in comparison to the savings of not going to more expensive locations.

Does telemedicine affect rates?

No, there is no rating impact due to the addition of DoD to the network. Because we think it will take some time for telemedicine utilization to increase, estimated savings are very small. As utilization increases, we expect to see a decrease in medical costs, since the allowable for DoD is considerably less than for other providers and facilities. Any reduction in claims over time will be seen in the data that is used to directly develop rates.

How does DoD handle 'frequent flyers'?

If a DoD physician identifies a pattern of frequent calling, or repeated calls for RX refills or chronic conditions, they will counsel members that DoD is not a PCP. They'll urge members to select a PCP, and refer them to their PCP or Specialist for Rx refills. Although prevalent in the beginning, drug seekers have largely gone away because DoD will not prescribe controlled substances.

Harvard Pilgrim has standard claims configuration preventing multiple claims from the same provider on the same day. There will not be any additional configuration to limit DoD visit limits.

What are DoD's guardrails to ensure patients are getting proper care?

DoD emails patient 1-6 days after a consult to ask if the issue is resolved. They encourage patients to outreach to DoD for nurse help, or connect with their PCP or specialist (dermatologist, etc.) if they need further care.

How does DoD manage language, cultural, and/or ethnic barriers during members' interactions?

DoD has the capability of servicing patients in multiple languages, including Spanish, French, German, Russian, Italian, Mandarin, Japanese, Korean, Vietnamese, Tagalog, and Arabic. Patients would request an appointment with these clinicians through the DoD app.

Every DoD provider must review and complete mock video cases, cultural training, video training and the review of the practice's protocols prior to being approved to see patients. Diversity Training is mandatory for all employed physicians and is performed annually at regional conferences or through on-line modules/videos.

Does DoD offer services for individuals with hearing and visual disabilities?

Because DoD services are on any mobile device on iOS or Android, services automatically inherit the hearing and visual disability capabilities provided by iOS or Android.

Is DoD covered by liability insurance?

DoD maintains medical malpractice liability insurance consistent with other participating providers.

What policies and procedures does DoD have in place to safeguard Protected Health Information (PHI) and Personal Information (PI)?

DoD complies with all security and HIPAA requirements. They store member personal information behind two layers of encryption in a secure digital environment that is continuously monitored and routinely tested by leading experts in health information security. They restrict access to this environment using multiple safeguards such as dual factor authentication to ensure that only authorized clinical professionals and administrative personnel can access member personal information, and only on an as-needed basis.

Their privacy policies can be found here:

<http://www.doctorondemand.com/notice-of-privacy-practices/>

<http://www.doctorondemand.com/site-privacy-policy/>

DoD has indicated that they have not encountered any privacy issues including but not limited to customer complaints, unauthorized disclosures of PHI/PI and fines/sanctions for non-compliance.