Ten years ago, would you ever have imagined that a visit with your doctor wouldn’t require you to leave the house? No waiting room, no taking off work for an appointment, no inconvenience. These days, we have moved beyond the simple idea of conducting virtual visits with a physician, and into the new reality of telemedicine.

This evolving technology is expected to be a huge trend in the digital health industry in the coming years. There are several factors spurring this growth, including widespread internet access, increased use of mobile devices, and the implementation of electronic health records.

In preparation for the rise of telemedicine among the health market, new vendors have been developing this technology and attempting to make it available to consumers nationwide. One aspect of this includes installing kiosks in local pharmacies, or even at a company’s place of business. The idea is to make doctor visits as convenient as possible, allowing employees to have access to the care they need, when they need it.

In the beginning, telemedicine was mostly limited to a telephone conversation between a patient and their physician. Now, it has expanded into mobile applications, video conferences, and kiosks that can transmit measurements and vitals to a primary care provider.

Q: What is telemedicine?
A: Telemedicine is defined as the remote diagnosis and treatment of patients by means of telecommunications technology. It may also be referred to as telehealth, e-health, virtual care, etc. Telemedicine is an evolving technology that can allow patients easy access to care, usually at a lower cost than an in-person visit with a physician.
physician. These “portable doctor offices” allow for greater access to medical care, lower employee costs, increased convenience, and easier monitoring of certain chronic conditions such as hypertension, COPD, or diabetes.

There are several factors to consider prior to implementing any type of telemedicine system into your healthcare plan. Like with any new program, there is training that needs to be done and information that needs to be relayed to your workforce. A company must determine who will handle these tasks and how they will be completed.

Other important issues to plan for include meeting ERISA, COBRA, and HIPAA compliance requirements. Liability concerns can come into play as well, such as fiduciary responsibilities, medical professional liability, and cyber risks. All of these details should be fully discussed and determined with your telemedicine provider.

In order to ensure that telemedicine is an effective solution for your company, consider the facts below:

- Telemedicine makes sense if a company:
  - Is located in a rural area where there are limited healthcare options for their workforce
  - Has the capacity to ensure the telemedicine system is adequate to its employees and meeting all compliance requirements

- Telemedicine is ideal for employees who:
  - Travel frequently
  - Have high emergency room utilization
  - Do not have a primary care physician
  - Do not have typical work hours
  - Have chronic conditions that require regular checkups
  - Are cost-conscious
Telemedicine can be a beneficial program when used appropriately with the right consumers. Of course, there are a few additional drawbacks to address. A major issue is the fact that virtual meetings cannot deliver the same quality of care or health information that a patient receives with an in-person doctor visit.

There is concern that as virtual visit use increases, relationships between primary care physicians and patients will suffer, and less communication may mean fewer insights into potential health conditions. And, due to less human interaction, there are numerous assumptions that must be made from the limited physical readings and measurements available with virtual visits. With these limitations on data and diagnoses, more complex cases will still require further medical care.

Telemedicine is a great way to make healthcare more affordable and accessible, and a starting point for reaching individuals in your workforce that may not be properly addressing their health concerns. In fact, 71% of employers plan to offer their employees telemedicine consultations by 2017. With this trend on the rise, it is important to consider all aspects of this investment and consult multiple sources for information. Your Lockton Service Team can help determine if telemedicine could be right for your company.

References:
Our Mission

To be the worldwide value and service leader in insurance brokerage, risk management, employee benefits, and retirement services

Our Goal

To be the best place to do business and to work