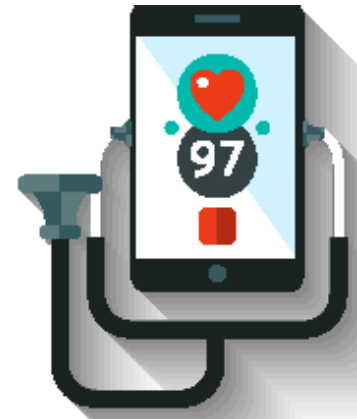


Telemedicine 101



There's never a convenient time to get sick. But thanks to telemedicine and virtual visits, you don't have to spend the entire day waiting at the doctor's office. Simply log in, schedule your appointment, and receive the care you need — just like that. Many providers are now offering some form of telemedicine and virtual visits, so you can log on from home and stay there until it is time to go pick up your prescription from your local pharmacy, if needed.

The chart below explains the key benefits of telemedicine, so you can know when to save your time and sanity, and simply log on for treatment:

What is telemedicine?

Telemedicine is a method of treating patients using the internet and/or telephone. This can take the form of real-time video visits, secure email or remotely monitoring a patient's vital signs.

How long does it take?

Most patients wait less than 10 minutes for a virtual visit, with most visits lasting between 10-15 minutes. Simply set up your online account (be sure to have your insurance information ready), and you're all set to schedule a visit.

Who benefits from it?

Patients: Telemedicine gives patients the opportunity to receive care without a trip to the doctor's office. They don't have to take time away from work or family responsibilities. They don't waste time traveling, or money on parking or public transportation. They don't risk exposure to other patients with communicable illnesses.

Providers: Video visits reduce the time of each encounter, allowing providers to see more patients more efficiently. Telemedicine also reduces no-shows and cancellations.

The Healthcare System: Even if you never use telemedicine yourself, you will likely benefit from the practice. The efficiency of telemedicine will reduce wait-times for in-person visits and help keep people with non-urgent conditions out of the emergency room.

How much does it cost?

Many insurers voluntarily pay for telemedicine visits and 26 states have laws requiring them to do so. The laws vary, so it makes sense to learn more about the rules in the state where you live. Many providers cover telemedicine with a copay comparable to your primary care physician's copay. Check with your insurance plan documents for details.

What should you use it for?

Telemedicine visits typically address minor injuries or illnesses, including:

- Allergies
- Asthma
- Bronchitis
- Colds and Flu
- Diarrhea
- Respiratory Infections
- Skin Rashes
- Sore Throats
- Bladder Infections

What should you NOT use it for?

Telemedicine is used to treat more common, non-life threatening injuries. If you are experiencing severe symptoms, a broken bone, or have a serious medical concern, go to the emergency room or call 911.

While telemedicine can prescribe certain antibiotics, antihistamines and anti-fungals, 'lifestyle' drugs (such as sildenafil) or opioids cannot be prescribed, per Federal regulations.

Is the quality of care/privacy the same as a regular doctor's office?

Decades of research have proven telemedicine to be a safe, cost-effective and convenient way to provide healthcare services. Your information remains just as private as a physical doctor's office. (Please note that consumer apps like FaceTime and Skype are not secure enough for video visits.)

Is the technology difficult to use?

Generally speaking, the software is designed to be as easy to use as other familiar modern apps. When scheduling your visit, make sure your microphone, speaker and camera are functional.

Is telemedicine covered by Medicare and Medicaid?

Medicare: Medicare does cover telemedicine in certain circumstances and with a number of limitations. Some telehealth services — including remote radiology, pathology and some cardiology — are covered as physician services for patients in rural areas.

Medicaid: Most state Medicaid plans cover some kinds of telehealth services, but each one has a different set of rules and requirements. Visit www.atawiki.org for details.

