

# Telemedicine

*Convenient and Cost-Effective Health Care*



*Do you ever wish you could  
talk to a doctor 24/7 from  
home or on the go? >*

Let's face it; the health care industry is seemingly in a perpetual state of confusion as the Affordable Care Act continues to be implemented. With the health insurance exchanges making headlines, and the expectation that many of the nation's uninsured will now begin to have access to health care, it's safe to presume that accessing care may become more difficult in the future.

As consumers of health care, I think we all agree that the task of making an appointment with a physician and taking time from our schedules to make that appointment is not something we relish. Wouldn't it be easier and more efficient to have the ability to speak with a physician about your illness, symptoms or concerns, without being rushed through an appointment? Wouldn't it be great to have that physician on the phone prescribe you medicine when appropriate? With the advancement of telemedicine, you will now have all of this at your fingertips.

Beginning January 1, 2014, the Christian Brothers Employee Benefit Trust (CBEBT) members will now have 24/7 access to a panel of 16,000 physicians, 365 days a year through our new relationship with Consult A Doctor 24/7. The telemedicine benefit will bring a new dimension to health care for the members of the CBEBT, by providing accessible and convenient care to patients while reducing claim costs. Telemedicine offers patients and physicians a way to communicate, which bypasses the traditional office visit yet provides excellent care through the use of technology.

According to a recent study by *PricewaterhouseCoopers*, one in four people indicate that it takes more than 30 days to get an appointment with their physician. Many of these cases result in an unnecessary visit to the emergency room. Overall, the total cost of unnecessary emergency room visits is just under \$14 billion annually. One of the most common reasons for these unnecessary visits include

patient convenience, symptoms that occur after hours or on the weekend, or the patient was unable to get a timely appointment with their physician. According to the *Wellness Council of America*, 70 percent of all doctor's office visits are unnecessary, and 66 percent of all ER visits are non-emergencies.

Information technology and the use of telemedicine have the potential to restructure medical care in ways that can improve the quality of care in a cost-effective manner. This would especially be effective for patients with chronic ailments. More than half of Americans have chronic medical conditions, and it is estimated that health care costs for chronic disease treatment account for over 75 percent of national health expenditures. (*Centers for Disease Control and Prevention.*)

A recent study on telemedicine concluded that implementing telemedicine solutions will save employees hundreds, if not thousands of dollars while reducing bottom line health care costs by as much as 25 percent for employers. Consult A Doctor 24/7 is designed for patients who cannot access their physicians in a timely manner to seek non-emergency care through telephone, web or even web-video. Telemedicine establishes long-term cost containment, increases employee productivity and maximizes access to physician care.

Consult A Doctor's network of board-certified physicians in all 50 states can discuss symptoms, recommend treatment options, diagnose many common, minor and/or brief illnesses and prescribe medication, when appropriate. The technology also features a content-rich member health portal, My Personal Health Manager, that combines 24/7 physician access with cutting edge health applications and empowers individuals and families to take an active role in health, prevention and disease management.

In 2011, 79.7 percent of adults, ages 18-64,  
visited the emergency room due to lack  
of access to other providers.

*National Center for Health Services  
Centers for Disease Control and Prevention*

### *When to Use Consult A Doctor 24/7?*

- ▷ Primary care doctor is not available or accessible
- ▷ After normal business hours, evenings and weekends
- ▷ When traveling for business or vacation
- ▷ To request needed prescription (Rx) medication or refill
- ▷ For non-emergent medical questions/advice
- ▷ When seeking a second opinion
- ▷ When seeking advice about an existing condition
- ▷ For lab results or wellness panel

### *Common Conditions Treated*

- ▷ Cold/Flu
- ▷ Sinus Infections
- ▷ Bronchitis
- ▷ Allergies
- ▷ Headaches
- ▷ Pediatrics
- ▷ OB/GYN
- ▷ Stomach Ache/Diarrhea
- ▷ Eye/Ear Infections
- ▷ Rash/Skin Irritation
- ▷ Upper Respiratory Infections
- ▷ Urinary Tract Infections
- ▷ Yeast Infections
- ▷ And More ...

The use of information technology in diagnosing, treating and monitoring patients is adding a new dimension to modern health care. While employers are looking for ways to reduce medical costs, patients are searching for innovative solutions versus the traditional doctor's office or ER visit. Consult A Doctor 24/7 sets members free from the high cost of health care and makes health care more accessible, convenient and cost-effective. What's more, this benefit provided through the CBEBT is offered at no additional cost to participants, saving valuable time and money. Never wait for a doctor again! ☀

To learn more about telemedicine and Consult A Doctor 24/7, visit [mycbs.org/health](http://mycbs.org/health).

*John Airola is the Managing Director for Health Benefit Services at Christian Brothers Services.*

