



WHITE PAPER

Virtual care's essential role for Medicare and Medicaid

Health plans invest in integrated, scalable
solutions to deliver value for their members



Executive summary

The time is now for virtual care.

Today, nearly [45% of people](#) have at least one chronic disease¹—a percentage that is projected to grow—and close to [33% of Americans](#) delay medical treatment because of cost.² For many Medicare Advantage and Managed Medicaid members, accessing high-quality healthcare is challenging due to a host of reasons, including lack of transportation options, economic and housing instability, geographic barriers, functional limitations and isolation.

Experience during the COVID-19 pandemic has further confirmed the true value of virtual care, especially for the most vulnerable, high-risk populations.

Federal and state policymakers and government agencies have recently revised regulations, requirements and reimbursement, thereby opening telemedicine for patients and providers, with special attention to Medicare Advantage and Managed Medicaid populations.

A comprehensive virtual care strategy provides a pathway for health plans to expand their Medicare Advantage and Managed Medicaid offerings to:

- Expand access to high-quality, comprehensive clinical care to more members
- Engage members to enhance, improve and simplify their healthcare experience
- Deliver better data integration and improve care coordination
- Connect members with a broader provider network and increase in-network referrals
- Improve quality measures including Star Ratings, HEDIS measures and address gaps in care

Partner to meet the Medicare and Medicaid demand

Partnering with a trusted virtual care provider can help health plans differentiate their offerings through the development of innovative, scalable care models to meet the growing demands of the Medicare Advantage and Managed Medicaid populations.

Expanding access to high-quality, comprehensive clinical care to more members

To support the wide-ranging needs of the expanding populations of Medicaid (which saw a significant increase in enrollment as a result of unemployment caused by COVID-19) and Medicare (which must prepare for the 65-and-older population to more than double by 2050), health plans' virtual care offerings must demonstrate a proven ability to scale while spanning a full continuum of services and modalities. For these populations, virtual care should address everything from day-to-day acute needs to fully integrated specialty care for chronic, complex and comorbid conditions, including diabetes, mental health and cancer.

Engaging members to enhance, improve and simplify their healthcare experience

Health plans will need to identify a virtual care partner to create customized data-driven engagement strategies for utilization—specifically tuned for these unique populations. Beginning with engagement, a strategic virtual care approach can simplify and streamline the member experience, intuitively guiding members toward the right type of care from a single point of access by phone, computer or mobile device to resolve their healthcare needs without leaving home.

Delivering better data integration and improving care coordination

An integrated virtual care strategy, particularly one that is optimized on a solid clinical and operational platform, and connected to the rest of the healthcare ecosystem, positions health plans to more efficiently coordinate and collaborate with providers and better manage the complexities of care for their Medicare Advantage and Medicaid populations. In the [2019 AHIP Virtual Care Survey of Health Plans, conducted through AHIP's Sponsored Research Program](#), 80% of Medicare Advantage health plan respondents found virtual care useful to coordinate care with other providers and services.⁵

Connecting members with a broader provider network and increasing in-network referrals

Experience during the COVID-19 pandemic has further confirmed the true value of virtual care, especially for the most vulnerable, high-risk populations. During COVID-19, telehealth has become the “front door” to deliver a full spectrum of care for those who are medically or socially vulnerable or who do not have ready access to providers. Using our Teladoc Health Medical Group, with board-certified and state-licensed Medicare and Medicaid providers across numerous specialties including general medical, mental health, dermatology, nutrition, expert medical services and more, payers can maintain in-network care for members and increase reimbursement for the health plan.

Improving quality measures including Star Ratings, HEDIS measures and addressing gaps in care

[A recent ACHP \(Alliance of Community Health Plans\) survey](#) showed that of the more than 25% of respondents who tried virtual care during the pandemic, nearly 90% were satisfied with the experience.⁵ Using virtual care, health plans can identify and target members who are known cost-drivers and address gaps in care by engaging them with more convenient access. Conveniently supporting members and physicians in maintaining health and managing complex conditions improves overall perceptions about health plans' interactions and addresses gaps in care by engaging them in routine, preventative primary care.

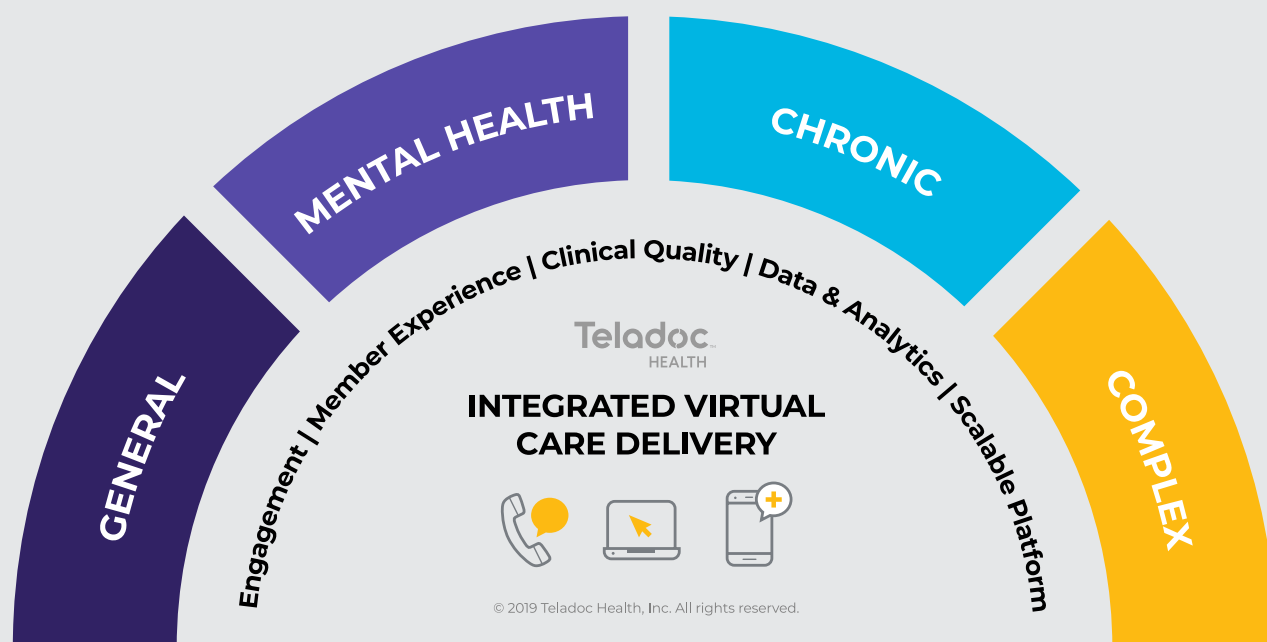
Modernizing how people access healthcare

As the established global leader since 2002, Teladoc Health—the largest, most trusted provider of comprehensive virtual care—is transforming healthcare. By the end of June 2020, we had already delivered more than 4.8 million virtual visits, covering a broad spectrum of healthcare needs on our award-winning scalable virtual care platform to members around the world.

Virtual care is no longer a separate and isolated way to access healthcare; it's the “front door” to the healthcare system in a frictionless, secure and integrated approach to provide members with the best experience and outcomes. From a single point of access, we guide members to the right type of care within the only fully integrated, comprehensive virtual solution for health plans aligned with the American Association of Retired Persons (AARP)⁶ and Surescripts,⁷ and compliant with the Americans with Disabilities Act of 1990 (ADA).⁸

Whether connecting immediately with a doctor for general medical care, identifying the world's top specialist for cancer care, providing personalized mental health resources or supporting members with chronic care coaching, virtual care simplifies how Medicare and Medicaid members navigate the complex healthcare system—often resolving their needs without the need to leave home.

Our integrated virtual care services overview



“Virtual primary care is the right thing to do. It combines everything that consumers want from the healthcare system—convenience, access, better outcomes and lower costs.”

Matt Eyles, CEO, AHIP



DIFFERENTIATORS IN THE MARKETPLACE

Teladoc Health advantages include:

1

“Virtual First” plan designs

U.S. plan sponsors are implementing Virtual Primary Care models and Virtual First™ benefit designs. Telemedicine, starting with Virtual Primary Care and paired with incentives such as \$0 copay, is more frequently becoming the entry point to members' healthcare experience.

2

Proven, scalable platform and network

Expanding the capacity and flexibility of our technology and our Teladoc Health Medical Group to greatly enhance productivity is tested and proven. We scale virtual care to address the broadest spectrum of healthcare needs across all populations.

3

Unsurpassed clinical quality

Setting the bar for patient safety and quality protocols, Teladoc Health has the first, and only, virtual medicine Patient Safety Organization (PSO) and helped to create the industry's first [Telehealth Leadership Fellowship](#). Teladoc Health is accredited by [URAC](#) for meeting rigorous provider credentialing, clinical director requirements, personnel education and training standards, and robust quality and patient safety safeguards.

4

Sound data-driven member engagement

We partner with health plans to tailor proven, customized and personalized “surround sound” member engagement strategies at scale across diverse populations, delivering four times the utilization over other market solutions.

5

Advanced analytics and predictive algorithms

Predictive modeling leverages over 30 years of clinical experience from more than 50,000 experts matching members with the right services for complex care. AI-enabled information-gathering tailors the experience and guides people to the best path for care.

6

Award-winning, integrated member experience

In 2019, Teladoc was awarded the J.D. Power award for “Highest Telehealth Satisfaction with Direct-to-Consumer Providers” and ranks “Best in Customer Service” and ranked #1 in “Telehealth Satisfaction with Direct-to-Consumer Providers” and “Highest in Customer Service.”⁹

Member-centric solutions for Medicare Advantage and Medicaid populations



General Medical. 24/7 access to board-certified providers who resolve acute medical concerns by the modality of choice—phone, computer or mobile—helping to reduce members' emergency room visits.



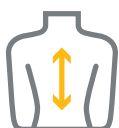
Mental Health Care. The need for mental healthcare today is urgent. Psychologists and psychiatrists are accessible for convenient, confidential and quality treatment regardless of location for ongoing support to treat depression, anxiety and other mental health conditions that often accompany chronic diseases and are a result of isolation, fear and social determinants of health (SDOH) through multimodal access including phone, video and text.



Caregiving. Adding loved ones to their account and allowing a caregiver to request visits and participating in two- or three-way video or phone visits with a licensed provider gives members the flexibility to have additional help managing their care.



Nutrition. High-quality clinical consultations with more than 300 dietitians across the U.S. help members improve overall health by addressing dietary needs for chronic conditions, including obesity, diabetes and congestive heart failure, as well as how to stay healthy on a budget by creating custom meal plans.



Neck and Back Care. Members receive customized programs for neck and back pain relief through videos and access to certified health coaches, offered through a partnership with Telespine.



“Having an experienced virtual care partner [like Teladoc Health] is crucial to our mission of continually improving the health outcomes of our members.”

Cathy McCarron, RN, BSN, CPHQ, Vice President of Clinical Programs for Medicaid/CHIP Health Partners Plans



Dermatology. Early intervention with personalized treatment plans for a wide range of skin conditions, through convenient, confidential and reliable secure communication, can prevent the need for higher-acuity, more costly treatments.



Expert Medical Opinion. With a higher incidence of musculoskeletal conditions and cancer among the Medicare population, an in-depth expert review of an existing diagnosis or surgical recommendation helps members with shared medical decision-making be informed and confident in their choice.

Virtual Primary Care

Often considered the “front door” to the healthcare system, members with a primary care physician (PCP) have fewer emergency department visits and hospitalizations, lower costs and better outcomes. In the U.S., we are facing a shortage of PCPs, making it difficult for patients to find one and causing longer wait times to see one. In 2019, the average wait time to see a PCP was 29.3 days.¹⁰ And recent studies show that fewer Americans have a PCP.

Virtual primary care blends the value of primary care with the convenience of virtual care. The shift from episodic to integrated, longitudinal, virtual primary care enables earlier diagnosis and treatment across the full spectrum of care. Virtual PCPs can help identify high-cost, high-risk members to enroll in programs for improved clinical outcomes and reduced costs. Scalability helps to address the PCP shortage and engage members who are not typically involved in their own care. Long-term, trusted provider-patient relationships, supported by a care team that handles coordination and follow ups, help members better manage their health to establish—and achieve—desired outcomes.

Here are 10 areas where virtual care delivers value for Medicare and Medicaid populations according to the 2019 AHIP Virtual Care Survey of Health Plans conducted through AHIP's Sponsored Research Program:

- | | |
|---|---|
| 1 Expands the ability to provide quality healthcare to more members | 6 Reduces wasteful, unnecessary and oftentimes expensive care |
| 2 Provides an entry point to route members toward the right type of care | 7 Enables PCPs to use their time with patients more efficiently |
| 3 Leads members to use virtual care for additional needs after the first visit | 8 Facilitates coordination of care with other providers and services |
| 4 Saves money for members as an alternative to in-person office visits | 9 Strengthens payer-provider collaboration |
| 5 Broadens provider networks | 10 Integrates with, and sometimes replaces, primary care office visits |

Teladoc Health: Medicare Advantage and Managed Medicaid telehealth utilization

Medicare and Medicaid members access Teladoc Health's virtual care 24/7 wherever they are via phone and video as an alternative to more high-cost care settings. For everyday general medical needs, we save members a trip to the emergency room, the urgent care center and their PCP for coughs, rashes, colds and more. For mental health needs, convenient access and low cost make it easy for members to get the care they need when they need it for anxiety, depression, post-traumatic stress syndrome (PTSD) and more. And Teladoc Health has conducted virtual care visits for Medicare and Medicaid members in all 50 U.S. states, plus Washington, D.C.

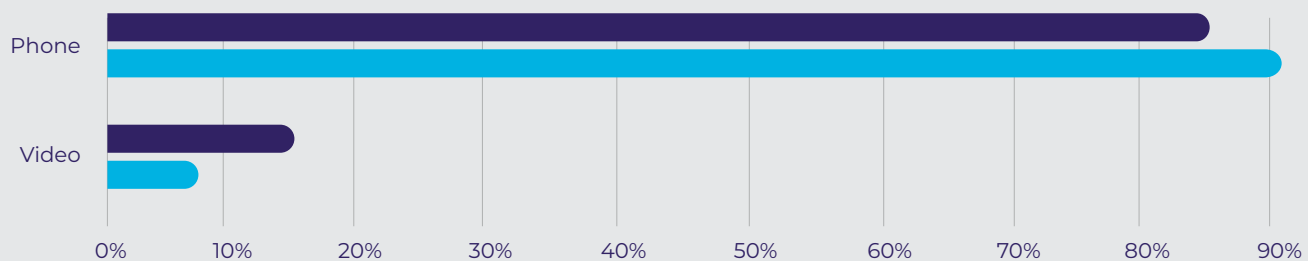
General Medical

Visit methods

Phone

85.8% Medicaid**91.6%** Medicare

Video

14.2% Medicaid**8.4%** Medicare

Where members would have sought care without Teladoc

Emergency room

31% Medicaid**20%** Medicare

No treatment

11% Medicaid**14%** Medicare

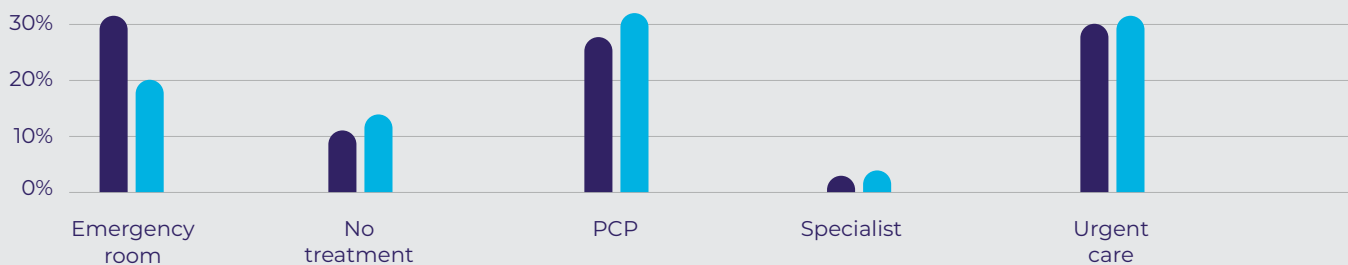
PCP

27% Medicaid**32%** Medicare

Specialist

2% Medicaid**3%** Medicare

Urgent care

30% Medicaid**31%** Medicare

Top 5 Diagnosis Codes

Acute upper respiratory infection, unspecified

9.7%

Acute sinusitis, unspecified

4.2%

Acute pharyngitis, unspecified

3.5%

Cough

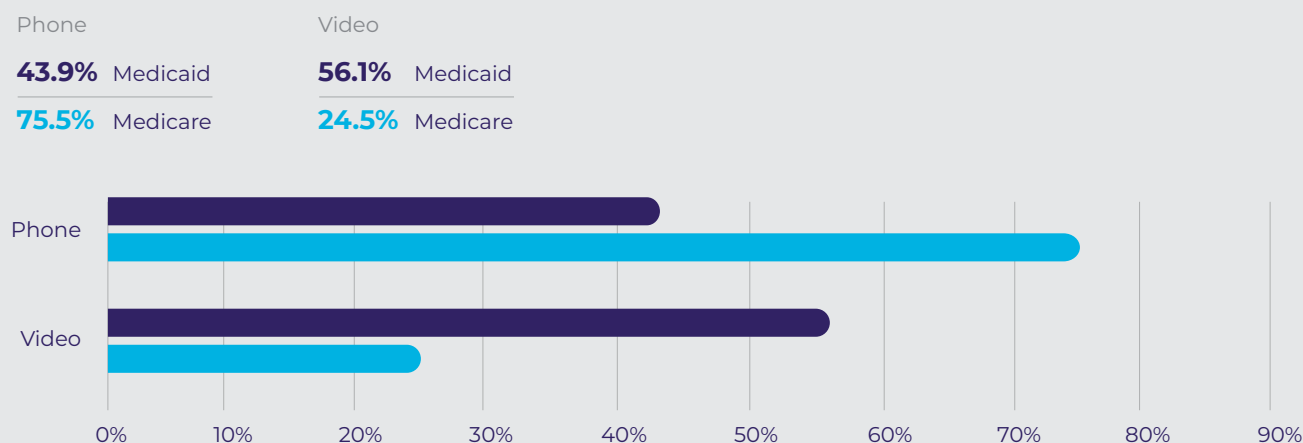
3.2%

Rash and other nonspecific skin eruption

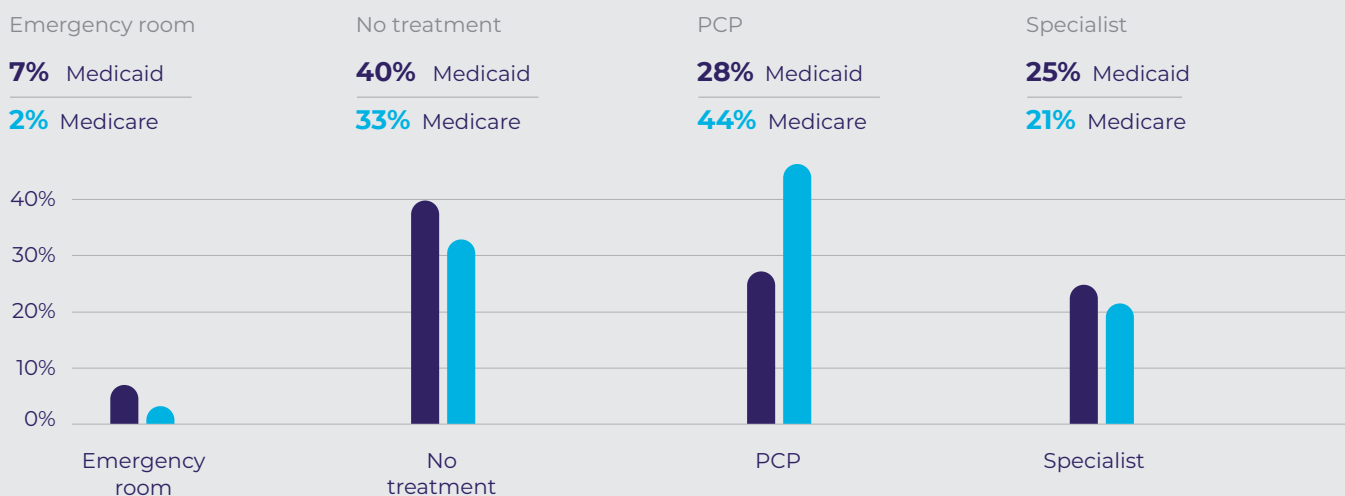
3.1%

Mental Health

Visit methods



Where members would have sought care without Teladoc



Top 5 diagnosis codes

Generalized anxiety disorder	21.61%	Adjustment disorder w/ mixed anxiety & depressed mood	7.41%
Major depressive disorder, recurrent, moderate	17.98%	Major depressive disorder, recurrent, mild	4.89%
Post-traumatic stress disorder, chronic	10.88%		

Conclusion

Medicare and Medicaid represent significant growth opportunities for health plans. Recognizing the expansive and changing needs of these populations and the significant shifts in the regulatory landscape, the most successful health plans will identify an experienced partner—one with leadership capabilities to deliver on ever-increasing expectations, the broadest spectrum of clinical services, scalable platforms and networks, the highest clinical quality standards, a track record of meeting challenges with sustainable and consistent innovation, and proven expertise in collaboratively engaging members within diverse populations to drive utilization.



How Teladoc Health can help

Health plans across the U.S. choose Teladoc Health to make quality care more easily accessible, improve clinical outcomes and reduce the cost of care for their Medicare and Medicaid members.

Teladoc Health has been and will continue to be on the forefront, actively working to positively impact legislation and regulations affecting the telehealth landscape for Medicare and Medicaid.

¹Raghupathi, Wullianallur and Viju Raghupathi. 2018. "An Empirical Study of Chronic Diseases in the United States: A Visual Analytics Approach to Public Health." National Institutes of Health.

²Saad, Lydia. 2019. "More Americans Delaying Medical Treatment Due to Cost." Gallup, December 9, 2019.

³LaPointe, Jacqueline. 2020. "Medicaid Enrollment Grew by 2.3M People at Start of the Pandemic." Rev Cycle Intelligence, August 11, 2020.

⁴National Institutes of Health. 2016. "World's older population grows dramatically." News release, March 28, 2016."

⁵Academy of Managed Care Pharmacy (AMCP). 2020. "COVID-19 Shifts Consumer Behavior, Attitudes Toward Health Care Services." Press release, May 21, 2020.

⁶[Family Caregiving](https://www.aarp.org/caregiving/): Caregiver-focused website addresses gaps in the caregiving market <https://www.aarp.org/caregiving/>

⁷Surescripts certification provides assurance of patient quality and data exchange.

⁸Teladoc Health mobile app and website follow the Web Content Accessibility Guidelines 2.0, making Teladoc Health more accessible for members with a wide range of disabilities and more usable to users in general.

⁹Teladoc received the highest score among direct-to-consumer providers in the J.D. Power 2019 U.S. Telehealth Satisfaction Study of customers' satisfaction with their telehealth provider. Visit [JDPower.com/Awards](https://www.jd.com/awards).

¹⁰Advisory Board. 2020. "The future of primary care." Research Report, January 10, 2020.

This white paper represents the views of the author, not America's Health Insurance Plans (AHIP). The publication, distribution or posting of this white paper by AHIP does not constitute a guaranty of any product or service by AHIP.

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About Teladoc Health

Teladoc Health is the global virtual care leader, helping millions of people resolve their healthcare needs with confidence. Together with our clients and partners, we are continually modernizing the healthcare experience and making high-quality healthcare a reality for more people and organizations around the world.

