



WHITE PAPER

A Virtual First[™] strategy can transform how people access healthcare



Executive summary

Now, more than ever, plan sponsors are turning to virtual care to manage healthcare costs and strengthen member satisfaction. When used as a “front door” to access healthcare services, virtual care can streamline the experience and guide people to the right care, right away—improving health outcomes faster.

To realize the full impact of virtual care, organizations need to include it as a core component of their strategy, implementing an integrated virtual care platform, a comprehensive spectrum of clinical services, and proven engagement program that yields utilization and results.

Better access to healthcare starts with virtual care.

The time is right for virtual care. Adoption of mobile technology is at an all-time high and consumers have come to expect convenient access to services and information across all industries—from retail to banking to healthcare. Simultaneously, healthcare needs and corresponding costs are accelerating around the world. \$10 trillion is spent on healthcare globally, and that number is expected to rise to nearly \$20 trillion by 2040.¹ It is becoming increasingly necessary to expand access to high-quality, cost-effective healthcare and ensure it is delivered in the right settings—including at home.



The current healthcare system is a challenge for payers, providers, and patients alike.

Some health plans have invested in 24/7 nurse lines and home health services to help alleviate the pressures of increased patient demand, but recruiting enough qualified clinicians is difficult and deploying the necessary resources locally is often cost-prohibitive. And while home health services can provide medical care, nurse lines typically offer navigational support and advice—not care resolution.

Patients are also feeling the sting. Despite rising incidence of many chronic conditions, 44 percent of patients opted out of care due to the cost.² For other patients, the issue is access. Millions of Americans live in areas with a shortage of primary or specialty care, and are struggling with limited in-network options and the inconvenience of finding available care.

Many plan sponsors that implement a virtual care offering without a Virtual First solution in place have difficulty driving utilization and deriving the most value from their benefit programs. Members, often overwhelmed by the complexity of their benefits, remain unaware of all the services available and overlook the most appropriate options in their times of need. Some organizations try to combat this by also adding an incentive component, but without a full strategy, the tactic can be misaligned with the needs and wants of their populations.

Recent surveys have found:

74%

of employees are confused about their benefits³

75%

of consumers remain unhappy with payer and provider experiences, despite investment in new technologies⁴

The solution: adopting an integrated Virtual First strategy

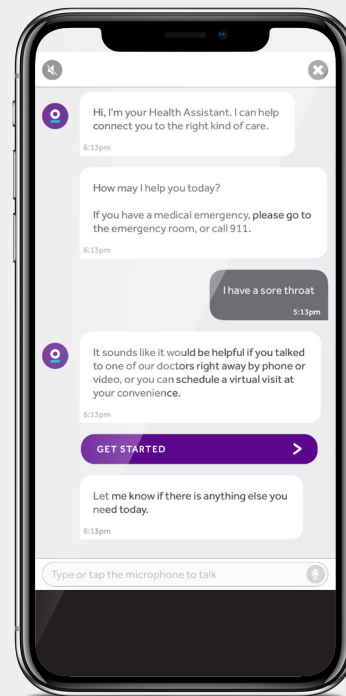
Virtual care is no longer an ancillary healthcare service; it is the essential hub that directs people to the right next step. A Virtual First solution provides guided navigation with a high-quality clinical foundation and integrates with the rest of the healthcare ecosystem. In many ways, virtual care is opening a new front door to healthcare. Whether connecting immediately with a doctor for general medical care, identifying the world's top specialist for cancer care, or recommending a high-quality, in-network provider for a in-person follow-up, virtual care should be the first stop when navigating the complex healthcare system.

Opening the virtual “front door”

Conveniently accessed 24/7, virtual care is optimized to serve as an entry point that streamlines the healthcare experience. With a few clicks on a mobile app or a single phone call, members can be guided to the right type and setting for care and can often fully resolve their healthcare needs without leaving home.

Advanced technologies like natural language processing and augmented intelligence make it possible to provide an intuitive, guided virtual care experience. Plan sponsors can supply initial information related to member eligibility, demographics, and engagement preferences. Additional information regarding symptoms, locations, and healthcare needs can be gathered from the member through the virtual care experience.

Teladoc Health virtual care clinicians follow established clinical guidelines during the initial in-depth intake with members. With this key information, they can answer healthcare questions, and offer a diagnosis and treatment plan right from the virtual visit. The physician can also guide the member to a specialist service offered virtually or refer the member to appropriate in-person care.



Driving behavior change

Helping people become aware of their virtual care benefits and taking the first step toward use requires a thoughtful engagement program. An incentive strategy and Virtual First plan design should work together to drive successful adoption of virtual care.

In addition to annual communication channels, virtual care should be promoted throughout the year at home and in the workplace. Using engagement tools such as search engine marketing, email communications, direct seasonal mailers, intranet promotion, and more, messaging is more likely to resonate with members and drive behavior change at scale. By surrounding members with consistent and relevant messaging, Teladoc Health delivers four times higher virtual care utilization than the industry average.



The three key areas of education that a successful engagement strategy should focus on are:

1

Awareness of eligibility:

At enrollment, members learn about the virtual care benefit and its advantages related to convenience, cost, and access to care.

2

Recall in the moment of need:

When an illness or a healthcare question arises, members recall or are reminded that virtual care is the simplest starting point for resolution.

3

Confidence in resolution:

Members receive continuous assurances reinforcing virtual care as a high-quality clinical option that will resolve their needs.

In addition to educational campaigns, incentives have proven to drive successful adoption of virtual care. Plan designs that include proactive incentives for virtual visits are effective in encouraging initial use that ultimately drives adoption. Some innovative organizations have taken it further and incentivize a virtual expert medical opinion before selecting an elective surgery, or increase copays for in-person visits where a virtual care option was available.

Offering comprehensive clinical services

As members turn to virtual care for a wider spectrum of needs, it is essential to offer a broad selection of clinical services through a single, integrated member experience.

Virtual care capabilities have evolved to include high-quality healthcare for behavioral health, dermatology, nutrition counseling, and expert medical opinions for conditions ranging from cancer to musculoskeletal issues and more. When this robust spectrum of clinical services can be accessed through an integrated virtual care platform, members can easily navigate to the right resources and often resolve their needs in a single visit.

“Medical virtualists have the unique combination of education and expertise necessary to fully resolve a patient’s healthcare needs and to make well-informed referrals when that’s the right next step. This model of care creates a positive experience for both the patient and the virtual care physician.”

David Harrison,
Medical Director and Vice President of Clinical Quality
Teladoc Health

The “virtualist movement”

To deliver this comprehensive spectrum of virtual care services, a broad and experienced clinical network of general medicine physicians and expert specialists must be in place to serve the volume of cases, provide 24/7 availability, and seamlessly guide members to additional virtual care services or in-person care when necessary.

To provide this guidance to members, there is a need for a new kind of provider. Virtualist physicians are board-certified and specially trained to interface with patients through virtual mediums. They are supported by technology and clinical protocols that enable consistent, high-quality care and help provide a seamless member experience.

As coverage for telemedicine services increases among insurers, the breadth and depth of virtual care services are likely to grow. Much like hospitalists in the hospital setting, highly skilled virtualist physicians serve an essential role to support patients and integrate the care of multiple clinicians—both in the virtual care setting and beyond—to achieve the best clinical outcomes. Many in the healthcare industry are calling for a “virtualist movement,” which would devote entire cross-functional teams of clinicians solely to virtual care.

For example, Teladoc Health’s educational partnership with Thomas Jefferson University will support fellows with two distinct program components. The first will be led by Jefferson, and the other designed and delivered by Teladoc Health to impart insights about how virtual care is created, designed, and quality-assured. The partnership will provide educational training on key leadership aspects of successful telehealth programs.

Developing high-quality virtual care clinicians

Dedicated to the highest clinical quality, Teladoc Health has partnered with Thomas Jefferson University, an organization with vast experience in delivering telehealth services, to create the industry’s first academic fellowship program in the field of telehealth.

An integrated platform

To implement this vision for virtual care, it is also essential to build upon a solid operational platform. A scalable and flexible, yet highly secure, technical infrastructure must be in place to support the breadth of virtual care services and enable data-driven personalization. Advanced technologies, such as augmented intelligence, can help navigate members through initial questions and guide them to the best path for service. A sophisticated clinical infrastructure can then route patients to the right virtual care clinicians who are licensed in the correct geography, speak the preferred language, and practice the appropriate specialties.

An integrated virtual care platform must connect to the rest of the health ecosystem in a way that supports secure data exchange and patient referrals. Few virtual care companies have invested the resources and deliver at the scale required to realize this Virtual First vision, so leading plan sponsors are wisely conducting site visits and looking for proven credentials such as HITRUST certification, call center performance reliability, and 24/7 staffing to ensure operational sustainability and growth.

“Being the front door of virtual healthcare requires an underlying platform that is automated, frictionless, secure, and integrated across every service we offer so that our members are provided with the best possible experiences.”

Jeff Nadler, Chief Technology Officer
Teladoc Health

Phasing in innovative benefits—A case study

With a benefits strategy focused on innovation, a large healthcare technology company is partnering with Teladoc Health to offer its employees affordable access to high-quality care and a positive member experience. Implemented in three phases, the program is designed to introduce and strengthen employees' adoption of virtual care prior to the full implementation of a Virtual First plan design.

Phase 1

- Execute a broad engagement campaign to drive awareness and use of the full range of virtual care services, including general medical, behavioral health, dermatology, and expert medical services
- Deploy an incentive program in partnership with a wellness vendor
- Utilize analytics-driven targeted outreach to members

Phase 2

- Continue engagement campaigns and incentive programs to encourage members to use virtual care as their first point of access for healthcare needs
- Deploy deeper analytics-driven targeted outreach in partnership with a transparency vendor
- Create deeper integration with healthcare ecosystem for in-network referrals

Phase 3

- Offers a new virtual care plan design that provides virtual care benefits with low or no cost sharing, along with in-network and out-of-network coverage as part of open enrollment
- Adopt auto-enrollment strategies

The path to success

To realize the benefits of a Virtual First strategy, plan sponsors should thoughtfully assess the current state and determine the appropriate steps and pace of change. Core questions for exploration include:

1

What is the organization's current culture of health? For commercial health plans and larger self-insured employers that invest in healthcare innovation as a differentiating benefit, a Virtual First benefit plan is the logical step to modernizing a benefits plan.

2

Which healthcare services will be most valued by the covered population? Many plan sponsors are looking to expand access to behavioral healthcare, offer 24/7 resolution to general medical needs, and make convenient expert second opinions available to employees facing complex medical decisions.

3

How can the plan design be adapted to drive adoption of virtual care? Innovative plan sponsors offer robust incentives to motivate members to use virtual care. From \$0 copays for general medical visits to financial incentives to get an expert medical opinion or treatment decision support before a musculoskeletal surgery, employers and insurers can encourage members toward initial use of virtual care.

4

What integrations can help to embed virtual care within the broader healthcare benefits program? Making virtual care a seamless part of the benefits plan helps members navigate the full health ecosystem with ease. Connecting virtual care with current incentive vendors and health plans streamlines eligibility, claims, and in-network referrals.

5

What engagement program will yield the greatest results? Teladoc Health's engagement experts work with organizations to design and execute a customized engagement program that leverages print, digital, and social media elements to drive awareness and use of virtual care.

Conclusion

The industry has passed the tipping point of basic virtual care adoption, and members are already appreciating the benefits. Today, forward-thinking plan sponsors are actively working to bring Virtual First benefit designs to their members. Yielding positive engagement and outcomes at lower costs, modern virtual care programs can enable members to access a broad spectrum of clinical services through an integrated and intuitive user experience. With incentives and engagement programs designed to drive utilization, plan sponsors and members alike are poised to fully realize the value of virtual care, and see meaningful impact on the total cost of their healthcare benefits. With economic, regulatory, and social dynamics favorably aligned, now is the time to invest in innovative virtual care strategies that truly transform how people access and experience healthcare.

How Teladoc Health can help

As the global leader in virtual care, Teladoc Health works with the world's leading insurers and employers to design and deploy Virtual First benefit plans and drive member adoption. We approach virtual care strategies with a consultative approach that considers the needs of the population and the goals of the plan sponsor. Teladoc Health begins by partnering with organizations to assess the current healthcare program and determine the appropriate steps and pace toward a Virtual First benefits model.

¹Institute for Health Metrics and Evaluation. April 13, 2016. "Global spending on health is expected to increase to \$18.28 trillion worldwide by 2040 but many countries will miss important health benchmarks." Retrieved from <http://www.healthdata.org/news-release/globalspending-health-expected-increase-1828-trillion-worldwide-2040-many-countries>

²West Health Institute and NORC at the University of Chicago. 2018. "Americans' Views of Healthcare Costs, Coverage, and Policy."

³Aflac. 2017. "Aflac 2017 WorkForces Report: Employee Overview." Retrieved from [https://blog.accuchex.com/hubfs/White_Papers/Aflac%202017%20Workforces%20Report%20\(Employee\).pdf](https://blog.accuchex.com/hubfs/White_Papers/Aflac%202017%20Workforces%20Report%20(Employee).pdf)

⁴Arndt, Rachel Z. 2017. "Payers and providers struggle to engage patients." *Modern Healthcare*, October 4, 2017. <https://www.modernhealthcare.com/article/20171004/NEWS/171009979/payers-andproviders-struggle-to-engage-patients>

LEARN MORE

TeladocHealth.com | engage@teladochealth.com

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.

Teladoc
HEALTH