Employer’s Guide To
Telehealth

Reshaping Access
To Quality Healthcare
For Your
Employees

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Overview
With the cost of healthcare skyrocketing every year and the shortage of primary care physicians making access to quality care more difficult, telehealth is one of the most viable options available to employers. The original momentum was perhaps attributable to a key finding in the 2013 report from NBGH/Towers Watson “Reshaping Healthcare.” In this survey of 583 major employers, the National Business Group on Health and Towers Watson found that 22% of leading employers were planning to implement telehealth in 2013 – where leading employers were, by definition, those best managing their own medical costs.

At eDocHome, we have seen a notable increase in employer interest as well as health plan partners. This report examines the key reasons for employer telehealth programs, as well as the best ways for implementation.

What is Telehealth?
The most simple explanation is having a doctor visit live over the internet or the telephone. Instead of travelling physically to doctor’s office, an urgent care facility or the emergency room, the patient will log-in and request a consultation with a U.S. board certified physician, located in the state the patient resides, and then connects over live video or telephone.

With eDocHome and telehealth, patients communicate in real-time with doctors. There are no time limits on the visit and access is 24 hours a day, 7 days a week, and 365 days a year, from anywhere the patient may be located within the United States.

Why the increased interest from Employers in Telehealth?
Five key trends are driving the interest in telehealth among employers:

1. **Saving money.**
   A telehealth consultation typically costs about $45* – versus $90 for an in-office or retail visit, $120 or more for an urgent care and over $850 for a trip to the emergency room. Every time an employee sees a doctor online, it is less costly for the employers. With eDocHome, there is no additional cost for a telehealth visit; it is included in the membership program. In addition, eDocHome is available to your employee’s family members at no additional cost.
   *All telehealth consultations are included with eDocHome at no additional cost.

2. **Saving time.**
   On average, an online doctor visit saves 2 – 3 hours, time that would have been taken as paid time off or absorbed in late arrival, early departure or an extended lunch. Visits over the weekend or evenings, when doctor’s offices are closed, save the employee’s personal time and avoid long urgent care or emergency room wait times.
3. **Better healthcare access.**
   Regardless of your insurance program, access to quality healthcare is a waiting game. For employees on the road, working in rural locations or living in an area with limited healthcare options, telehealth can be the difference between having access to healthcare or not. eDocHome makes healthcare access available to your employees. Anytime. Anywhere.

4. **Making life easier for employees.**
   For most people, going to the doctor is complicated: you try to schedule an appointment that doesn’t make you wait a week or more; request a half-day off from work; drive through traffic; fill out paperwork; sit and wait with really sick people; and tell the triage nurse your healthcare challenge. Then you wait to see the doctor and then a few minutes with the doctor you are through. With eDocHome, an employee can login, request a consultation, get a diagnosis and treatment they need – including a prescription if appropriate. The doctor will even call the prescription into the employee’s pharmacy of choice. All of this in under 25 to 30 minutes on average.

5. **Employee engagement.**
   As employees gain knowledge of healthcare options, telehealth is a natural choice – offering easier access to healthcare at a much lower cost. As a result, employers are increasingly bundling eDocHome telehealth services into their benefit packages.

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**Figure 1:**

- **Rate Their Visit**
  - 94% Very Good or Excellent
  - Other

- **Issues**
  - 85% Resolved the Issue
  - Other

- **Time**
  - 96% Saved Time
  - Other
Figure 2: How eDocHome and Telehealth Generate Savings

Example Of Savings
For Employer

<table>
<thead>
<tr>
<th>Healthcare Visits</th>
<th>Number of Visits Replaced</th>
<th>Savings Per Visit</th>
<th>Total Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 % No Treatment</td>
<td></td>
<td>$3,400</td>
<td></td>
</tr>
<tr>
<td>20 % Urgent Care</td>
<td></td>
<td>$1,500</td>
<td></td>
</tr>
<tr>
<td>63 % Doctor Office</td>
<td></td>
<td>$2,720</td>
<td></td>
</tr>
<tr>
<td>7 % Emergency Room</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

For A Company of 50 Employees

<table>
<thead>
<tr>
<th></th>
<th>Number of Visits Replaced</th>
<th>Savings Per Visit</th>
<th>Total Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Room</td>
<td>4</td>
<td>$850/visit</td>
<td>$3,400</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>10</td>
<td>$150/visit</td>
<td>$1,500</td>
</tr>
<tr>
<td>Doctor Office</td>
<td>32</td>
<td>$85/visit</td>
<td>$2,720</td>
</tr>
<tr>
<td>Time Off</td>
<td>45 employees/4 hours</td>
<td>$20/hour</td>
<td>$3,600</td>
</tr>
<tr>
<td>Loss Productivity</td>
<td>45 employees/4 hours</td>
<td>$45/hour</td>
<td>$8,100</td>
</tr>
</tbody>
</table>

Total Savings of $19,320.00

This does not include savings associated with family members using eDocHome and Telehealth or the decrease utilization of your current healthcare plan.
What Employers Should Look For In A Telehealth Service

Telehealth is a topic being discussed by employees, employers, groups, organizations, government officials and many others. When selecting a partner for telehealth services, several factors should play into your decision:

1. **Doctors**
   A good telehealth service is only as good as their doctors. eDocHome provides doctors that are U.S. board certified in internal medicine, family practice, emergency medicine or pediatrics. They average 15 years practice experience and are licensed in the state your employee resides.

2. **Live Interaction**
   Online video makes all the difference when it comes to seeing a patient. Secure chat and telephone play an important backup role for employees without video capability. With today’s technology, laptops, smart phones and tablets have put millions of video camera in the hands of your employees.

3. **Access To Healthcare**
   Telehealth provides an alternative to traditional healthcare. With the shortage of primary care physicians, access will play a key role in providing healthcare when it is needed. eDocHome allows your employees access to healthcare. **Anytime. Anywhere.**

4. **Attention To Regulation**
   Telehealth is regulated differently from one state to another. A sound telehealth services make available to each member only doctors licensed in their state and services that are lawful. eDocHome will be glad to provide a state by state guide.

5. **Employer branding**
   Employees want to know you value them – so telehealth services should have the flexibility to co-brand your company to the telehealth package you select. eDocHome can customize a healthcare package which includes telehealth services, online physician services and other medical discount packages. eDocHome can provide a co-branded membership kit, communication campaigns for seasonal messaging during cold/flu season and newsletters. Most important, eDocHome provides a quick and easy implementation program. Your account can be set up within a month, any time of the year so you and your employees start realizing cost savings immediately.
What Types of Employers Benefit Most From Telehealth?

While everyone can benefit from telehealth services, we find that certain employers find the service most relevant to their healthcare challenge. These include:

- Companies with mobile, remote, part-time and shift workers. These employees face challenges of time and distance. For these employees, telehealth is about getting quality healthcare when and where they need **access**.

- Employers with no insurance plan or high deductible plans where employees are bearing first-dollar risk. Providing access to telehealth and online visits saves the employees money and lets them know that as their employer, you are doing all you can to limit their out-of-pocket costs. For employees, telehealth is about **saving money**.

- Financial, educational, technology, retailers and other companies with high concentrations of white collar worker. Many of these employees have access to computers at work or home, telehealth is **making healthcare easier**.

- Employers who recognize the importance of family. In today’s economy, both parents most likely have to work, leaving little time to schedule a trip to see a doctor when they or a child is sick. In addition, single parents find it difficult to arrange a schedule to meet the demands of work and child care. Telehealth can **solve these problems**.

- Companies with high wage knowledge workers, where missing work time is expensive and places more workload and project deadlines on others. For them, telehealth is about **saving time**.

**eDocHome** is about:

Access
Saving Money
Making Healthcare Easier
Solving Problems
Saving Time
Implementing Telehealth To Your Employees

For employers, telehealth is one of the most exciting new benefits in years. It offers real value to employees and saves money. The following can make a major impact on how telehealth is received and how much it is used.

1. Make It Available To Everyone.
   All employees want to be treated equal. By offering telehealth to everyone, it affirms the important role everyone has in your business.

2. Tell Them About It.
   Most healthcare services are tied to the insurance model – once-a-year open enrollment, but telehealth is an online service, just like everything else on the internet. Your employees need regular communications as emails, fliers and newsletters, so that when they have a need, they can log-in instead of waiting to see a doctor or heading to an urgent care or emergency room.

3. Send A Membership Kit Home.
   While electronic communication is at the core of a successful campaign, many employees will utilize telehealth services at home. Since eDocHome includes family members at no additional cost, it is important that the whole family takes advantage of what telehealth offers.

4. Make Room.
   If you want employees to use telehealth services during working hours- when it can keep them on the job instead of at the doctor’s office – you may want to provide a secure, private space.

5. Share The Results.
   Employees typically rate their telehealth experience very high – and letting others know can help spread the word that increases participation in your telehealth program.

   Of the employees that used telehealth, 93% would recommend it to a friend or family member.
Other Services and Benefits
Provided by
eDocHOME

Services:  Discount Benefits
Doctors by Phone  Pharmacy
Doctors Online  Dental
Nurse Hotline  Vision
Wellness Online  Chiropractic
Medical Travel Assistance  MRI & CT Scans
Health Advocate Services  Lab Testing
Medical Bill Saver  Alternative Medicine

Notes:
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This is not insurance nor is it intended to replace insurance. This discount card program contains a 30 day cancellation period. This plan provides discounts at certain healthcare providers for medical services. Pharmacy discounts range from 10% to 85% on most medications. This plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all healthcare services but will receive a discount from those healthcare providers who have contracted with the discount plan organization. For a full list of disclosures, please click here. | Terms and Conditions | Discount Medical Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 671309, Dallas, TX 75367-1309.