

‘Virtual’ Doctor Visits Are Enticing Employers. What if you’re the Patient?



Employees choosing workplace health benefits for next year will probably not see a major change in their premiums. But they are likely to encounter more options for “virtual” doctor visits.

As the annual open enrollment season for health benefits gets underway, more large employers are offering services that let patients consult doctors who are in a separate location, using technology like secure video chats or remote monitoring. About three-quarters of large firms that offer health insurance now cover such “telemedicine,” a recent survey from the Kaiser Family Foundation found. That is up from 27 percent three years ago.

And half the large employers that were surveyed by the National Business Group on Health said adopting virtual solutions was their “top initiative” in 2019. The nearly 160 companies in the survey collectively employ about 13 million people.

Employers are moving to virtual care partly to make health care more convenient for workers, who can get advice for nonemergency ailments without visiting a doctor’s office.

Employers are also seeking ways to rein in health care costs by reducing unnecessary office and emergency room visits.

The average total annual premium paid for family health coverage is about \$20,000, up 5 percent since 2017 and 20 percent over the past five years, the Kaiser foundation found. Employers pay most of that amount, while employees, on average, contribute about \$5,550, Kaiser said. (The share of the family premium paid by workers has remained about 29 or 30 percent since 2010, Kaiser found.) The Kaiser survey, of about 2,200 employers, was conducted in the first seven months of 2018.

Despite employer adoption of virtual visits, they have been slow to catch on with patients. Fewer than 1 percent of enrollees in large employer health insurance plans used telemedicine services in 2016, according to a separate Kaiser analysis of medical claims data.

Mercer, a large employee benefits consulting firm, also found that worker use of telemedicine remained “frustratingly low.”

“It has not quite hit the mainstream yet,” said Mei Wa Kwong, executive director of the Center for Connected Health Policy, a nonprofit group that promotes the use of virtual technologies in health care.

It’s hard for some people to break out of the tradition of going to a doctor’s office, Ms. Kwong said. Some people simply may not know the services are available or how they work. She said offering demonstrations of the technology might be helpful.

“Seeing is believing, for a lot of folks,” Ms. Kwong said.

Tracy Watts, a senior partner at Mercer and a specialist in health care cost management, gave an example of how “super easy” an online visit can be for a patient with, say, a rash. The patient chooses an appointment time and can upload a picture of the rash. The doctor and the patient then talk online at the appointed time, and the doctor can call in a prescription to the patient’s pharmacy — all in about 10 or 15 minutes.

For now, employer adoption of virtual medicine is on the upswing. But that may change. Some studies suggest virtual visits may increase costs by spurring patients to seek treatment for minor ailments that wouldn’t otherwise have prompted them to see a doctor.

Here are some questions and answers about virtual health care:

Is there a fee for consulting a doctor online?

Fees or co-payments depend on the details of your insurance plan.

Some employers offer virtual visits through a health plan, while others contract with separate companies to offer the service. While some providers charge people without health coverage about \$70 per virtual visit, the cost can be \$40 or less — or even free — for people with workplace health insurance. Some health plans may offer virtual visits with no or lower fees to encourage workers to use them, the Kaiser study found.

Mercer has found that lower fees are linked to higher use of virtual visits. Among employers who reported relatively high rates of telemedicine use, the typical co-payment was \$15. Employers with below-average use had a typical fee of \$30.

Whether a virtual visit costs a patient more than an in-person visit depends, again, on your insurance. The average co-payment for a primary care office visit is \$25, according to the Kaiser foundation. But the cost for someone with certain health plans — like high deductible plans, which have a different payment structure — may be much high

How can I help a virtual visit go smoothly?

Online visits are best for routine ailments, like cold or flu symptoms, allergies, pinkeye, bronchitis or skin problems, or for follow-up visits, providers say. More severe symptoms — say, a lump that raises a cancer concern — call for an in-person visit.

Virtual visits are also particularly useful for psychological counseling and other behavioral treatments, since they tend to involve talk therapy rather than a physical exam, Ms. Kwong noted.

If you decide to try a virtual visit, it helps to familiarize yourself with the service’s rules and sign up ahead of time, so you won’t have to worry about filling out online forms when you aren’t feeling your best.

“Set up the account before you get sick,” Ms. Watts advised.

What do I need to participate in a virtual doctor visit?

You'll need reliable internet access and an appropriate digital device. Patients can use a computer or a laptop, but most services also work with apps that can be downloaded onto a tablet or a mobile phone.