

Virtual doctor visits offer convenience, lower costs

November 4 2015, byMatthew Perrone

When you're coming down with a cold, there are a few items you typically reach for to start feeling better: cough drops, herbal tea, maybe an over-the-counter medication.

For most of us, though, a smartphone wouldn't top that list. But that may change as health care companies increasingly steer customers toward streaming video apps that connect patients with doctors online.

The push toward virtual health care comes as many primary doctors are over-booked and patients struggle with their own busy schedules. At the same time, insurers and employers see an opportunity to save money by reducing pricier visits to doctors' offices and [urgent care clinics](#).

Outsourcing care is not new. In rural areas, doctors have long relied on telephone and video connections to consult with specialists far away.

But this year an estimated 450,000 patients will see a doctor over the Internet for basic ailments like colds, infections or aches and pains, according to the American Telemedicine Association industry group. Here are some key questions and answers about these virtual visits.

Q: How do these services work?

A number of companies allow consumers to connect with a [health care provider](#) through a smartphone, tablet or computer. Some of the leading companies include Teladoc, Doctor on Demand and MDLive. Typically

patients are routed to a doctor who is licensed to practice and prescribe medicine in their home state.

Q: If this technology isn't new, why am I hearing about it now?

In the last year, several leading health care companies announced they would begin incorporating telemedicine into their offerings. Walgreens is currently rolling out a virtual doctor service in 25 states. Meanwhile, UnitedHealth Group and the Blue Cross-Blue Shield insurer Anthem prepare to make telemedicine services available to more than 40 million people by 2016.

This increased adoption is partially a response to recent law changes in 29 states requiring [health insurance companies](#) to cover telemedicine delivered via online video or over the phone. Additionally, the programs appeal to consumers and their employers by reducing time lost to traditional doctor appointments.

"The ability to get a doctor to see you within minutes from your phone is something that people really value," says Dr. Jonah Feldman, a [health care](#) delivery specialist at Winthrop University Hospital

Q: How much do online visits cost?

It depends. If you're in one of the states that require insurance coverage of telemedicine, you may not owe anything—or you may only owe your standard co-pay, which can range from \$15 to \$25. But even without insurance, you may still save money. Most online services charge about \$40 to \$50 per consultation, which is about half the typical \$100 or more to see a [primary care](#) doctor.

The savings could be even greater compared with an [emergency room](#) visit, which typically costs hundreds of dollars. Many people who don't

have insurance go to the emergency room as a last resort when other health providers won't see them.

Those savings have attracted interest in the technology from large insurers and employers.

"If I'm managing a health plan, I clearly don't want someone to go to the emergency room for coughs, colds, sneezes or urinary infections," said Dr. Ford Brewer, an executive with MDLive, which provides online consultations for Humana, Cigna and other companies.

Q: What kind of issues can a doctor address online?

Most online services specialize in treating easy-to-diagnose conditions, including colds, ear infections, rashes and allergy problems. Doctors in telemedicine companies can usually prescribe from a small list of common medications. The prescription is typically sent electronically to a pharmacy near the patient.

Virtual visits can also be effective for addressing mental health issues like anxiety and depression.

Brewer says the demand for online therapists is driven by the same issues affecting primary care doctors.

"There's just not enough access out there in the country," Brewer says.

"So you have that ability for mental health providers, as well as primary care docs, to be able to see more patients, provide more access online."

It's important to note that the level of care available to patients can vary by state. For instance, some states require a doctor to have an established relationship with a patient, which might include a physical or mental exam, before allowing them to do a telemedicine visit.

Q: What type of problems cannot be addressed online?

Telemedicine companies are generally not designed to handle medical emergencies and will instead direct patients to call 911. Likewise, they will not attempt to treat complex, chronic diseases like cancer, Parkinson's disease or Alzheimer's.

Finally, experts say most companies will not write prescriptions for addictive painkillers or non-essential medications like Viagra.

"Patients should not expect to get controlled substances, lifestyle drugs or anything that's going to raise eyebrows," says Nathaniel Lacktman, an attorney who specializes in telemedicine.

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