# Episode 14: Telehealth: What Are Your Options in 2023?



Note: This is a machine transcription. Please excuse any punctuation or other weirdness:)

# Intro:

I remember when so many practices were against telehealth vowing that in-person visits were still the best option. There were many medical organizations that also shared this perspective...and then...COVID hit...there was no choice but to embrace telehealth.

Consumers were also skeptical trusting they would have better outcomes if they were in the office talking directly to the provider...this has changed too.

Telehealth options have changed how we access care...resulting in better health outcomes, convenience and affordability and the bottom line these options should not go away...but will they?

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# **Podcast**

Hello and welcome to Episode 14...Telehealth options current and future state. During COVID these rules were relaxed but Medicare just came out with the new rules for 2023, we will discuss what this means to you!

#### What we will discuss:

- 1. Telehealth The Benefits
- 2. Telehealth Current State
- 3. Telehealth Future State

# Telehealth - The Benefits

#### Comfort and Convenience

With telemedicine, you don't have to drive to the doctor's office or clinic, park, walk or sit in a waiting room when you're sick. You can see your doctor from the comfort of your own bed or sofa.

Virtual visits can be easier to fit into your busy schedule. With telemedicine, depending on your schedule, you may not even have to take leave time from work or arrange for childcare. A total win If you are trying to get care on your terms

# **Controlling Infectious Spread**

I recall being on a plane when mask restrictions were beginning to lessen and in fact on this particular flight, they were not required, but this person behind me had a hacking cough, and I quickly grabbed my mask and wore it the rest of the flight.

On a train commute or standing in line at the grocery store I observed the reaction people had to a cough, sneeze or sniffle that didn't exist pre-COVID. I get it and appreciate that telehealth options help prevent the spread of COVID, flu and other infectious diseases. Providers can use telehealth appointments to prescreen patients for possible infectious disease. It also saves sick people from having to come into the office.

Less exposure to other people's germs helps everyone, especially those who are chronically ill, pregnant, elderly or immunocompromised.

#### Better Assessment

Telemedicine can give some specialty practitioners an advantage because they can see you in your home environment. For example, allergists may be able to identify clues in your surroundings that cause allergies. Neurologists and physical and occupational therapists can observe you and assess your ability to navigate and take care of yourself in your home and identify any barriers.

In some cases, this can also include having that family member and or care giver on the call to also assist in asking questions and taking note of next steps and recommendations from your provider.

Telemedicine allows for connections if family members are out of town or across country... telemedicine brings everyone together for the most optimal care.

#### Primary Care - Managing Chronic Illnesses

Regular visits with primary care practitioners such as those specializing in family medicine, internal medicine and pediatrics, are essential to your family's health. Telemedicine makes it easy to connect with a doctor or nurse practitioner. Some systems are set up so that new patients can get an appointment with the next available practitioner, which can save time.

This is especially important if you are managing someone with diabetes or high blood pressure, keeping tabs on these illnesses to avoid a more severe issue resulting in a trip to the ER is essential.

# Serving the Underserved and Rural Areas

In some cases, people may not have access to transportation or can't drive. Telemedicine allows for them to get the care by using their phone or computer.

Rural areas may not have many options for primary or specialty care or if they do in most cases wait times to see a provider can be as long as 3 months. Telemedicine allows for these individuals to be seen sooner and more frequent appointments to manage a chronic illness and keep individuals healthy.

#### Mental Health

Telemedicine allows for more access and timely care. Some individuals don't want to meet face to face and feel more comfortable talking or texting someone who can help assess this individual and guide them to the right care.

The benefits are key and certainly ones I hope our decision makers keep in mind.

#### Telehealth - Current State

Before COVID, Medicare primarily covered telehealth services for beneficiaries living in rural areas, where there were far fewer medical providers, and patients were required to travel to designated sites, such as clinics or hospitals, to receive telehealth. Outside of rural areas, Medicare covered only a limited set of services via telehealth.

Once the pandemic took over telehealth services were greatly expanded for all, keeping their access to care as intact as possible amid stay-at-home orders and public fears about contracting COVID.

These relaxed orders have stayed in effect and in fact recently Medicare extended these telehealth options through the end of 2023. With new rules implemented, all health professionals who were eligible to bill Medicare could now deliver their services via telehealth (including physical therapists, speech language pathologists, and occupational therapists).

The lenient rules also allowed providers to use popular technology platforms (e.g., Zoom, FaceTime, Google Meet) for telehealth, despite not being compliant with Health Insurance Portability and Accountability Act (HIPAA) rules for technology use.

Health and Human Services (HHS) expanded Medicare coverage for audio-only service (telephone visits without video) and waived the requirement that patients have an established relationship with a provider before receiving telehealth services.

Bending these rules was very beneficial to both physician and consumer changing how we access care and how it is provided.

Now I have mentioned the Medicare rules and Medicare recipients a few times and you may be asking why should I care about the rules Medicare passes as I am not a Medicare recipient?

#### There are two reasons:

- 1) Medicare along with some other sources creates the fee schedule for how the provider you see is paid. The contracts your provider has with the health insurance company is based on this Medicare fee schedule.
- 2) The rules Medicare establishes for their recipients in terms of covering procedures like telehealth are policies your commercial insurance company will typically abide by as well. So whether your 35 or 65 or on an HMO, PPO of POS plan the rules Medicare implements impacts your care as well.

# So what have been the impacts of the relaxed rules?

At the onset of the COVID pandemic, both physicians and patients embraced telehealth: in April 2020, the number of virtual visits was a stunning 78 times higher than it had been two months earlier, accounting for nearly one-third of outpatient visits. In May 2021, 88 percent of consumers said that they had used telehealth services at some point since the COVID-19 pandemic began. Physicians also felt dramatically more comfortable with virtual care.

However, as of mid-2021, we've seen some changes where consumers are changing how they access care from its early COVID peak and utilization was down to 38 times pre-COVID levels. Also, more physicians were offering telehealth but recommending in-person care when possible in 2021, which could suggest that physicians may be gravitating away from telehealth and would prefer a return to in-person visits.

This could also be that in general some do prefer the face-to-face visit or individuals are frustrated with the not-so-great technology. I recall I had one telehealth visit with my primary care provider who is with a large healthcare system, yet when I used the telehealth option the video didn't work, or my provider could not hear me. At one time my provider opted to disconnect and just call me which I appreciated but admittedly I was frustrated with the inefficiencies of technology.

So with the continued temporary relaxed rules with only the promise of we will evaluate the rules at the end of each year to see if we will extend telehealth rules permanently, I understand the concerns of providers not wanting to invest in expensive technology coupled with patient skepticism of using this technology...so where do we go from here?

# Telehealth - Future State

Now, at the end of 12/31/2023 decision makers are faced with making decisions that will dictate the future of telehealth.

Most will lose access to telehealth services unless they live in rural areas or enroll in Medicare Advantage program or if the commercial payers opt to still offer the services even if Medicare does not...will lose access after 2023 unless some intervention is made.

# The Concerns About Continuing Telehealth:

- 1) The provider's ability to diagnose a patient remotely. It is not always possible for providers to properly assess and diagnose conditions through phone calls or Zoom alone. This means that often, many patients who sit for a remote consultation then need to follow-up in-person. I tend to agree that telehealth is still a great option and providers will assess the patient and recommend the patient come in for a face to face if telehealth is not providing the care they need or there is a communication barrier etc.
- 2) There are also accessibility issues, because not everyone has access to a high-quality mobile device or personal computer that they can use in a private, secure space with a stable internet connection. And there are others who have difficulty using computers altogether.
- 3) For providers it is the requirement investing in quality platforms. In my other role of physician consulting, I have heard many groups share their concern about investing if there is not a permanent decision made about telehealth being made available long term. The other concern is the reimbursement that allows providers to pay for the investment in telehealth platforms.

That said, here's the bottom line as the old saying goes the toothpaste is already out of the tube...meaning there is no going back and physicians and consumers I have talked to don't want to not have telehealth as an option.

# What's next to make sure telehealth is part of the future with permanency and the impacts it could have on healthcare:

- 1) The groundwork of the last few years is foundational in providing knowledge to leverage for potential progress in 2023 and beyond. We can start to by evaluating what worked and what didn't, identify pain points and determine how we can best address them.
- 2) Integration and Technology I believe will be essential. Integrating existing virtual options and expanding on technology to enhance telehealth services is key.

For example, there are multiple elements to the full picture of caring for a patient using telehealth. There's remote patient monitoring (RPM), there are decentralized clinical trials (DCT) and there's telehealth. These are somewhat intermingled, but not enough and each can positively influence the others for better patient outcomes.

# Example:

RPM consists of connected medical devices and sensors, mobile devices (like Fitbit or Apple Watch) synced up with the cloud platforms to monitor and store data—and software to analyze the information. This technology can help provide essential information specific for a particular condition, and present it in a way that's understandable and actionable for you and your provider. This could be monitoring your blood pressure or heart rate and tracking over time, sending the stats to your provider and then having a telehealth call to discuss the results and confirm is the medication you are currently taking working or is an adjustment needed?

Integrating RPM with Telehealth can have significant impacts on your health and the communication with your provider.

I covered more on this topic in Episode 3: Healthcare Disruptors...Changing How You Access and Afford Healthcare Needs, I add a link to it in the show notes.

Continuing on with telehealth future state we look at:

# 3) Hospital to Home

The next five to 10 years will see more and more healthcare services move from the hospital to the home as we work to decrease healthcare spend. A hospital stay is far more expensive than care in the home. And being at home may be preferred anyway. This relieves the pressure on our hospitals systems, and provides more choice for the consumer to be seen by a provider via telehealth options

#### 4) Tech Giant Takeovers – Innovative Health Care Platforms

As mentioned earlier there needs to be improvement with telehealth platforms. I believe we will see the Google's Amazon and other tech companies coming forward with more reliable platforms that are easier to use and protect data.

#### 5) Behavioral Health and Holistic Health

Telehealth can help support opportunities to shift more, and more complex, aspects of care into the patient's home and to the patient's preferred mode of communication whether this is through a chat bot, text, or telehealth visit to get care in a less intimidating environment and just in time without the long waits. Also the use behavioral insights will help build holistic care environment – one that truly integrates physical, social, and mental health to create wellbeing.

To wrap imagine a health system that applies insight to patients and their care. A health system that goes beyond monitoring a patient's vitals, with remote diagnostics and assisting with medication management.

A health system that is empowered to embed real community and real time care and helps patients wherever they are at, a rural location, isolated and prefer non face to face or want to have more control over monitoring their health and finally enhancing the provider and patient relationship with telehealth. It is my hope that our decision makers see this view when it comes to making final decisions at the end of 2023

I hope this has been helpful. Make sure and check out the resources if you would like to learn more and if you believe this information would be helpful to others, I appreciate you sharing.

In our next episode we are going to highlight the top healthcare apps and trends for 2023 that you can use to better manage your care.

Until then Get Savvy