

ease

Happy Employees Have Telemedicine



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PART 1

Introduction

Creating a work environment where all of your employees are happy is no easy feat. From providing HR support, to recruiting talent, building fair performance review plans, surveying employees, and ensuring compliance—HR admins and business owners have their hands full.

Then, every year, open enrollment just sneaks up. Before you know it, it's time to work with your health insurance broker on choosing a benefits package that will attract new employees and keep your current ones happy. Even though it may be easier to just elect the same benefits year after year, it's not always ideal. With a growing millennial and remote workforce, there is no better time to refresh your benefits plan. We propose starting with telemedicine.

This guide will provide you with an in-depth look into telemedicine, the benefits it provides like reducing health costs and increasing employee satisfaction, and how you can use the service to your advantage.

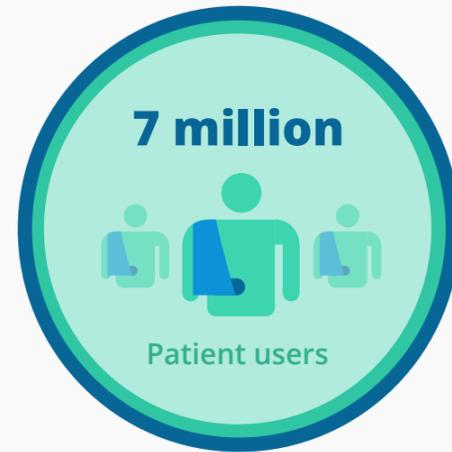
PART 2

What is Telemedicine?

Telemedicine is a service that allows healthcare professionals to evaluate, diagnose, and treat patients in remote locations using telecommunications technology. ¹ In other words, telemedicine allows individuals to see a doctor within minutes of making an appointment from their phone, laptop, or tablet. Telemedicine is technically not insurance, so a lot of the complicated regulations, like pre-existing conditions and network restrictions, don't apply.

Five years ago, there were a lot of questions about telemedicine, including how it worked, the legality of it, and if it was even real. Now, legal in 48 states and the District of Columbia, telemedicine is everywhere. You have probably noticed more information about the service on the news and from your broker. After all, it has been framed as innovative, forward-thinking, and a part of the future.





Telemedicine is expected to grow to more than 7 million patient users in 2018. ²



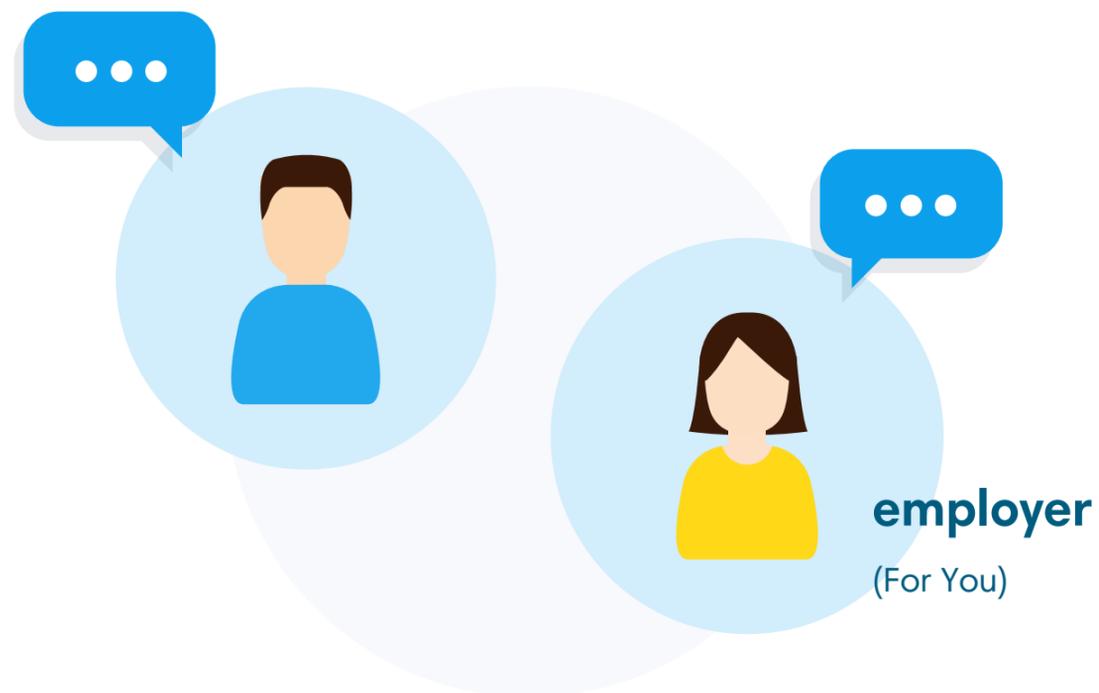
U.S. employers could save up to \$6 billion per year by providing telemedicine technologies to their employees. ³



Telemedicine savings in claim costs range from \$300 per year for a single employee ⁴

PART 3

The benefits are just too good



For You



Increase Productivity

You know that time is money, and for your company to be successful, you need your entire staff present and working hard. Telemedicine eliminates travel time to the doctor's office and minutes spent in the waiting room. This means employees are spending less time away from their desk and are getting back to work quickly.



Reduce What You Spend on Healthcare

As mentioned earlier, telemedicine could dramatically lower healthcare costs for U.S. employers by as much as \$6 billion annually. Each year, when you work with your broker to decide what plans to offer your employees, insurers take several factors into account when deciding what to charge your business for a certain plan. This includes the number of visits to the doctor in previous years, age demographics, visits to the ER and specialists, and more. Because telemedicine increases access to healthcare, many health conditions are caught earlier, reducing the number of times employees access specialists, emergency rooms, or even out-of-network doctors. With this, comes lower fees from insurers, reducing insurance costs for the years ahead.

A recent study found that hospital admissions dropped by 30% and doctor visits were reduced by 60% for a savings of 45% in unnecessary doctor and emergency room visits.



Recruiting New Employees

In 2015, millennials officially surpassed Generation X as the largest generation in the U.S. labor force. ⁵ This also means that they are the largest part of today's applicant pool. And because millennials are more amenable to services that will accommodate them, rather than changing their schedules to fit in traditional medical appointments, benefits like telemedicine are going to persuade them to choose your company over another.

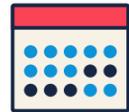
An added bonus? Millennials will have fewer questions about adopting telemedicine because they are 5 times more likely to adopt technology than any other age group, and 60% of the demographic indicate they support the use of telehealth options. ⁶



Boosts Company Morale

Imagine one of your employees is on vacation, needs a prescription, and wants to talk to a doctor outside of their network. This employee remembers that they have telemedicine and uses it successfully. He or she then comes back to the office and tells you and their coworkers what a great benefit it is and how grateful they are. This creates a sense that their employer (you) cares about offering their employees flexible and accessible health care, no matter where they are.

For Your Employees



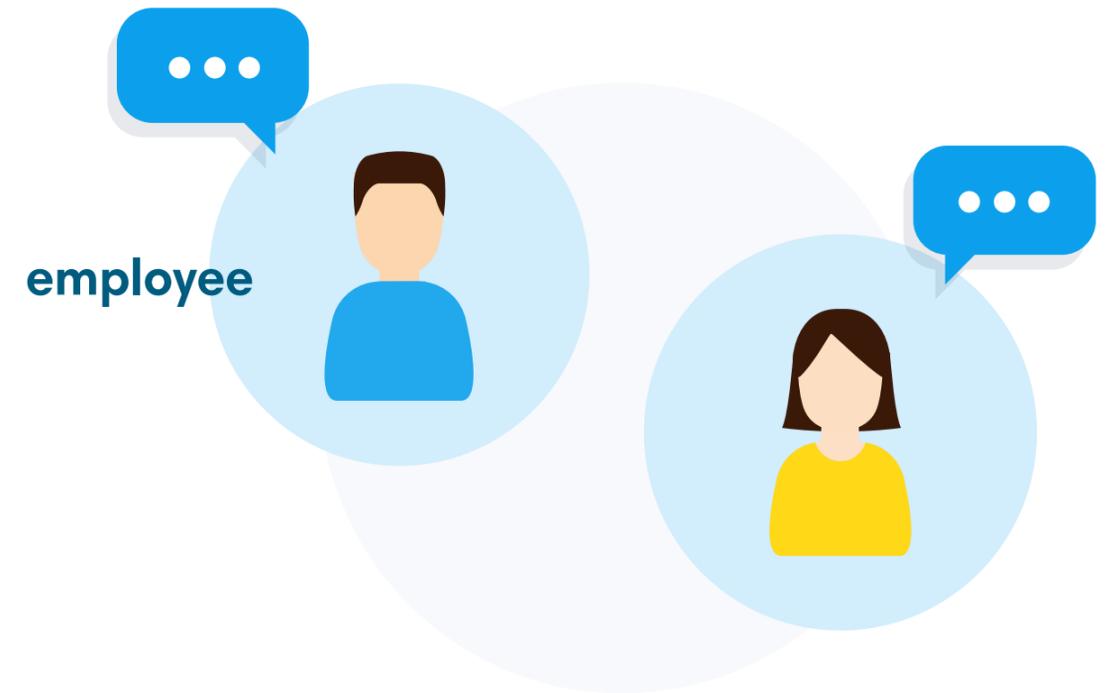
Telemedicine is Timely

Telemedicine allows employees to access to care for themselves and their families members 24/7. Employees don't have to worry about taking time off or being away from their family, and they can use it when they are on vacation.



Better Access to Care

With an increasingly remote workforce, employees are looking for health insurance options that will allow them to access care outside of their network without the high copays and deductibles. Telemedicine helps them achieve this because they do not have to travel far to get to the doctor and they don't have to pay excessive fees just for accessing a health provider outside of their network.





Save Money

After hours urgent care and emergency rooms (ER) come with high copays and deductibles, in addition to long wait times. With telemedicine, there is no need to unnecessarily travel to the ER just because of the time of day. When employees have telemedicine, they can avoid the \$100 ER and urgent care copays if they get sick on a weekend.



Increases Employee Satisfaction

When employees can experience first hand the flexibility of their benefits and how much easier their everyday life becomes, it helps reaffirm that their employer cares about them. It creates a sense of belief that it's not just about the health plans that are the cheapest for you, but for them too.

Employees may even stay at your company longer because of the flexibility you and telemedicine provides them. This is another way to save costs on recruiting and onboarding.



PART 4

Get Coverage, Make it a Success

Hopefully, you're convinced to offer telemedicine to your employees, even if you don't sponsor it.

Now that you're on board, first thing's first: offer your employees telemedicine and look for a provider that makes the most sense for your company. Remember that utilization is important and you don't want to spend money investing in benefits that no one ends up using.

If your broker uses the benefits and HR solution with Ease, you have access to telemedicine providers who provide tools and resources to talk to your employees about the benefits of telemedicine, how it works, and what they need to know to use it. This is key for successful telemedicine implementation.

Here are some talking points for you to use when introducing telemedicine to your employees:



Save Time

Say goodbye to waiting rooms and long commute times to the doctor's office.



Never Out-of-Network

Unlike traditional insurance, you're never out-of-network with telemedicine. On vacation? No problem. Access your providers from anywhere, and usually 24/7



Save Money

Need to see a doctor after hours? Telemedicine copays are much lower than the ER and even urgent care.



For Your Family

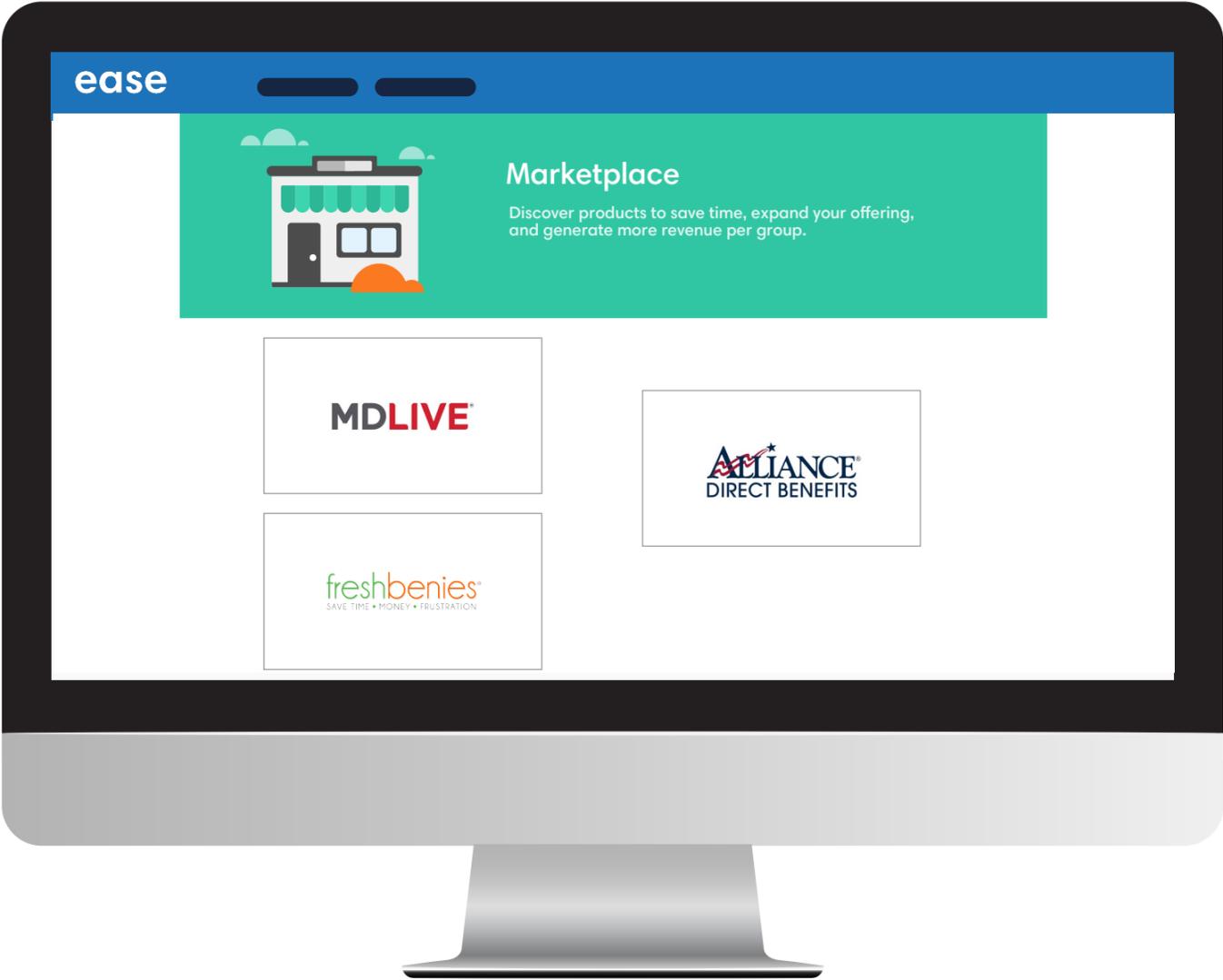
Many telemedicine service providers offer plans and coverage for your families. This means your dependents can get back to school or work faster.

PART 5

Coverage Options for You

Through Ease, the online enrollment and benefits administration solution your broker uses, you have access to several telemedicine services. One, if not all, are definitely suited to serve your employee demographic.

Contact your broker for more information on each of our telemedicine partners and how to get your employees set up.



PART 6

Conclusion

Yes, telemedicine is the future, but it's also the present. Get ahead of the curve and offer your employees telemedicine services this open enrollment season.



References

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⁵ <http://www.pewresearch.org/fact-tank/2015/05/11/millennials-surpass-gen-xers-as-the-largest-generation-in-u-s-labor-force/>

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