



The Changing Face Of Healthcare

Choosing the Right Telemedicine Provider

BY: **MARY-LOU MacDONALD**

Coronavirus has turned the world as we know it upside down – and the medical system is not immune. Relatively few Canadian employers had begun offering telemedicine services to their employees before the pandemic, but many are now scrambling to find an appropriate option to support their employees during this time.

Telemedicine is an obvious way to meet your medical needs while trying not to overwhelm the medical system that comes with a global pandemic. It also allows you to receive care while still maintaining social distancing. Rather than visiting the doctor's office in person, a patient can simply log into the online system, answer some questions about their symptoms or complaint, and be directed quickly to the appropriate health professional. That may be a doctor's visit – through a virtual appointment quickly thereafter – or it may be a refill on a prescription or a referral to a mental health or other specialist.

Current Situation

It's clear that these systems are appealing, especially in the current situation. But we believe it to be one of the most important benefits an organization can offer its employees, even during normal times. A telemedicine program can help patients increase their efficiency and productivity – which are at a premium in ordinary day-to-day life. With so many families that have two working parents or have no designated family doctor, an organization's ability to provide employees with this support is invaluable.

Although some employers may be tempted to sign up for the first provider they encounter, it's still worth keeping a few questions in mind before signing up.

- **What are you really buying?** – The cheapest option or the fastest onboarding process may be appealing today, but make sure you are comparing apples to apples. Often, the less expensive options offer just a thin layer of coverage, rather than more comprehensive coverage, or they come with longer wait times, limited hours, or a cap on the number of visits allowed.
- **Which coverage option will work best for you?** – Some digital health providers offer widespread, supportive coverage, while others address only a specific area, such as mental health support or online pharmacy. Understanding the way each provider offers coverage can help you determine **which model will work best for your employees.**
- **How can you protect against cyber risk?** – Ask questions about data storage, managing patient records, platform secu-

urity, and quality controls. Make sure you understand the ways patient information is shared with their family doctors – and whether any aggregated data is provided to the employer. This is important information for future intervention program planning. Finally, consider any onboarding education and/or support for new users.

- **Are your employees' expectations of telemedicine doable?** – One of the biggest benefits of telemedicine is convenience. The most comprehensive providers offer bilingual service, available 24/7, 365 days a year. They offer support through video, telephone, and chat. They also offer integrated care management, with a real person, and navigation throughout the entire patient journey. But most providers don't offer coverage that is this comprehensive, so you may need to manage your employees' expectations or match the service to their needs.
- **Try it out** – It can be challenging to commit to a new service from an unfamiliar provider, especially when you're under pressure to select one quickly. The good news is that a number of providers are offering short-term contracts during the COVID-19 pandemic. Use this to your advantage; a short-term contract can provide a good introduction to a new service. If your goal is to offer something as soon as possible, in response to the pandemic, a short-term contract may be enough. Make sure that contract offers basic coverage for physical and mental health support, the ability to write prescriptions, and referrals to specialists and paramedical professionals. If you want coverage with care management and navigation, be sure to ask about that up front. And, if possible, look for a reliable and experienced telemedicine company that you can trust. Later, you may want – or need – to offer more comprehensive coverage.

Once your employees experience telemedicine for themselves, they may not want to go back to the doctor's office.



Mary-Lou MacDonald

is national practice lead, health and performance, HUB International. She is a project lead on HUB CARE, its new employee benefits virtual health platform in Canada that integrates care management and navigation services for clients.