

BROADER, LESS EXPENSIVE telehealth services

For Fully Insured Groups

Telehealth offers convenient and cost effective access to both acute care and behavioral health services.¹ It's a great way to help employees seek the care they need. That's why Blue Cross and Blue Shield of North Carolina (Blue Cross NC) is pleased to offer telehealth services from Teladoc. Teladoc is a standard plan benefit for fully insured groups, and includes behavioral health services.

Easy access

Teladoc's doctors address a range of acute care and behavioral health concerns. They can diagnose symptoms, prescribe non-narcotic medication and send e-prescriptions to the patient's pharmacy.² Employees can consult with a doctor by phone or video 24 hours a day for minor acute care. Behavioral health services are available by appointment seven days a week.

Behavioral health¹

Nearly one in five American adults have experienced a mental, behavioral or emotional disorder in the past year³, making access to behavioral health resources more important than ever. With behavioral health services available through Teladoc, you give your employees:

- Access to secure sessions with state-licensed mental health professionals
- Home-based treatments for those suffering from conditions like PTSD and anxiety
- Online tools to find providers, and communicate with them between sessions

Attractive savings

On average, members pay \$57 for urgent care visits and \$396 for visits to the emergency room.³ Telehealth services can significantly reduce those out-of-pocket expenses for your employees. For plans with a copay, the patient will be responsible for a \$10 copay for both acute care and behavioral health services.⁴ For plans with a deductible and coinsurance, they pay no more than the cost of the service.

Safe and trusted

Teladoc is a HIPAA- and PHI-compliant solution that uses secure video via computer, tablet or mobile app.⁵ Employees gain easy access to U.S. board-certified doctors licensed to practice in the state. Specialties range from primary care and internal medicine to pediatrics and behavioral health care — so they can treat many different non-emergency health problems as well as behavioral health concerns.

Teladoc at a glance

- World leading in whole-person virtual care⁶
- Low wait times⁷
- U.S. board-certified physicians in our network have an average of 20 years' experience and deliver the highest-quality care⁸
- #1 among direct-to-consumer telehealth providers in the J.D. Power 2021 U.S. Telehealth Satisfaction Study⁶
- Trained, licensed mental health professionals providing counseling and behavioral health services
- HIPAA-compliant
- 24/7 availability including holidays



A Growing Trend

Nearly all employers will offer telehealth services for minor, acute services while 94% will offer telemental health, and that could grow to 96% by 2023/2024.¹⁰ This explosive growth is fueled by employees looking for quality care options that are more efficient and cost less. Plus, mobile technology now allows them to get that care at home, at work or on the go.⁵

Telehealth is a win-win for all

- **Increases access to behavioral health treatment:** Employees can get treatment where they feel the most comfortable which allows for increased quality of life.
- **Reduces absenteeism:** No need to miss a whole morning, afternoon or day of work just to see a doctor.
- **Lowers long-term costs:** A convenient, cost-effective alternative to the ER or urgent care for non-emergencies.
- **Provides a valued benefit:** Boost employee satisfaction and retention with a service that can help the entire family.¹¹
- **Increases health care access:** Support employees in rural areas with few, if any, nearby doctors.

From awareness to adoption

Encouragement will likely help your employees try telehealth for the first time. Teladoc will send your employees a welcome letter including an introduction to new benefits and instructions on how to active their account. To foster a great connection with your employees, Teladoc provides dynamic campaigns with seasonal topics throughout the year.

General medical key outcomes⁹

\$465 average claims savings per visit

90% member satisfaction

92% resolution rate on first visits

Let's talk!

Reach out to your Blue Cross NC authorized agent or sales representative to learn more about telehealth services from Teladoc.

1 BH telehealth is currently only available for 18+.

2 In some states, laws require that a doctor only prescribe medication in certain situations and subject to certain limitations.

3 Source: Blue Cross NC Internal Report: *Savings Opportunity for Shifting to Telehealth*. Figures based on average member copay, deductible and coinsurance payments in 2019-2021 for Blue Cross NC commercial business.

4 Applies to eligible copay plans only.

5 Consults can only be held within the United States.

6 Source: www.teladochealth.com/newsroom/.

7 www.teladoc.com/start (Accessed June 2021).

8 Source: Teladoc Health General Medicine brochure: assets.ctfassets.net/13v9j0ltz3yi/73VhGDN96SjH2DTdtZs0XV/42ec6017429167ea0645ad2b8b183c04/General_Medical_Sell_Sheet.pdf.

9 2017-2020 Teladoc member satisfaction survey, Teladoc Health Post Visit Survey Data 2020.

10 *2022 Large Employers' Health Care Strategy and Plan Design Survey, Business Group on Health*.

11 Children under 36 months who present with fever must be referred to their pediatrician (medical home), child-friendly urgent care center or emergency department for clinical evaluation and care. Teladoc doctors may not treat any children with urinary symptoms. Parent/guardian will be required to complete a different medical history disclosure form for children under the age of 36 months prior to making an appointment with a Teladoc doctor.

Teladoc is an independent company that is solely responsible for the telehealth services it is providing. Teladoc does not offer Blue Cross or Blue Shield products or services. Teladoc interactive consultations are available 24 hours a day, 7 days a week. Telehealth services are subject to the terms and conditions of the member's health plan, including benefits, limitations and exclusions. Telehealth services are not a substitute for emergency care.

Teladoc does not replace your primary care doctor and is not an insurance product. Teladoc is subject to state regulations. Teladoc does not prescribe DEA-controlled substances and may not prescribe nontherapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. Teladoc does not guarantee patients will receive a prescription. Health care professionals using the platform have the right to deny care if, based on professional judgment, a case is inappropriate for telehealth or for misuse of services. Teladoc and the Teladoc logo are registered trademarks of Teladoc, Inc. and may not be used without written permission. For complete terms of use, visit member.teladoc.com/terms/terms_of_use.

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