

KNOW YOUR BENEFITS.

From Rick Bailey & Company



Telemedicine and the Coronavirus

As the number of confirmed coronavirus disease 2019 (COVID-19) cases rises daily, hospitals and medical care providers are overwhelmed with phone calls and in-person visits.

Telemedicine and telehealth services are emerging as viable solutions to help lessen the burden on health care facilities and staff, while still providing individuals with the care they need.

What is telemedicine?

Telemedicine is a form of technology-based communication that allows you to connect and communicate with a doctor without being in the same physical space.

How can telemedicine be beneficial in responding to the COVID-19 pandemic?

The symptoms of COVID-19 are close to the symptoms of the seasonal flu, cold and allergies. As such, it can be difficult to know if you have COVID-19 without being tested. This means that

health care facilities are being overwhelmed with requests for tests.

Guidance from the Centers for Disease Control and Prevention recommends calling your doctor or local care facility before you go for a visit, unless it's a medical emergency. As demand for these health services increases, these facilities are being overwhelmed by phone calls and requests for tests.

In the wake of the COVID-19 pandemic, telemedicine can help lessen the strain of demand on health care facilities and providers while ensuring individuals receive the care they need.

The doctor can virtually assess your symptoms and ask screening questions to see if they would recommend a COVID-19 test for you. The doctor may also be able to recommend treatment options.

Telemedicine can also provide patients who are at the highest risk for developing severe illness as a result of COVID-19 with the care they need from the safety of their home.

Do all plans cover telemedicine?

Most major health plans cover telemedicine services. The IRS has also allowed virtual visits to be covered under a High Deductible Health Plan before the member meets his/her plan deductible. Many insurance companies are waiving co-pays for virtual visits for the next few weeks.

Visit your insurance company website to learn more. Here are links to several:

[Aetna](#) [Anthem](#) [Cigna](#) [Humana](#) [Kaiser](#) [United Healthcare](#)

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