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COVID-19'S IMPACT ON VIRTUAL CARE

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Before the COVID-19 pandemic, many health care consumers had never even heard of virtual care, much less used it. However, over the last year, telemedicine has become increasingly popular with both patients and care providers. But even with more of us utilizing virtual care regularly now and in the future, it can be confusing to navigate options for both employers and plan members.

Prior to the pandemic, most health insurance plans provided some sort of telemedicine or virtual visit option, but the utilization rates were very low. Come March of 2020, those visits spiked drastically, more than tripling from 7.8% in 2018 to 26.9% in 2020. Virtual visits did not simply allow patients to avoid COVID-19 exposure in waiting rooms, they left customers thoroughly impressed. According to the health care data company NRC Health's 2021 Healthcare Consumer Trends Report, a majority of 150,000 surveyed patients reported that their provider was attentive, connecting to the telehealth appointment was easy, and their overall experience was positive after virtual visits.

Virtual Care's Place In Health Care

It certainly seems that virtual care is here to stay and will continue to evolve to meet consumer demand. So how will it fit into health care after the pandemic and what quality of care can patients expect?

Care quality is rated based on the consumer's satisfaction and the outcome of the encounter; did the patient need additional follow-up care or were they able to get the diagnosis and treatment necessary? When it comes to telemedicine, quality is also dependent on the type of care needed; virtual appointments are great for wellness check-ins, chronic condition management, acute needs such as onset of pain or discomfort, mental and behavioral health, follow-ups after a surgery or procedure, or discussing medication refills. However, telemedicine falls short for encounters requiring hands-on physical examination or when the patient needs to visit a lab or imaging center for a blood draw, X-ray, or ultrasound.

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Dr. Noel Lee, a gastroenterologist with the Vancouver Clinic in Southwest Washington, and her colleagues regularly saw an average of 25 patients a day in-person before COVID-19. Today, 50% of those visits are accomplished virtually. A procedural billing code update in January 2021 for gastroenterology virtual visits made telemedicine more feasible to incorporate into the providers' normal practice schedules. For gastrointestinal diagnosing, doctors use lab or imaging results to review patients' symptoms, and an in-person physical exam is not as critical for most cases; virtual visits provide the same amount of facetime with the physician as an in-person visit without sacrificing quality of care.

Another advantage of virtual care is the flexibility for patients. Instead of taking time off from work to get to an in-person appointment, employees can conveniently schedule their virtual visit during a break or their lunch hour. Further, we've all been victims of the waiting room, and wait times are greatly reduced with virtual visits.

Incorporating Virtual Care Post-Pandemic

As we are nearing a return to normalcy after the pandemic, the virtual care trend is only increasing. According to a 2020 report on patient perspectives from Kyruus, a health care technology company, almost 75% of respondents would like virtual care to be a standard part of their health care offerings going forward, and half would be willing to switch providers to one that offers regular virtual visits. Employers should review their plan offerings to determine if they include virtual care, and if not, ask their broker to review options to give participants more choices.

As it stands today, it can be confusing for members to navigate all available virtual visit options to find out where to go for their different care needs. Most health insurance carriers have partnered with or purchased a telemedicine platform for members to call for their acute and urgent needs, and many primary care and specialty providers have created virtual visit appointments in their daily schedules. Employers should encourage their members to create a personal account with their health insurance carrier to access all of the provided resources, including any virtual care apps that connect members easily and quickly to their virtual care options.

COVID-19 has altered our normal routines and expectations; as the world opens up again, it seems that we are not returning to pre-pandemic norms, but more of a hybrid of old and new. We have become accustomed to ordering groceries online, but then hitting the store for a few specialty items, and ordering clothes online, but returning them in person. Health care seems to be going in the same direction. Telemedicine visits fit the need for primary and specialty care, acute and urgent needs, while diagnostic visits may require in-person attention and lab or X-ray services. More primary virtual care health plans are being introduced into the market to address this consumer demand and reduce costs.

If you have questions about your plan's existing virtual care options or how to incorporate new offerings, reach out to an experienced benefits broker.

References and Resources

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