

## *Virtual Care On-Demand: A Consumer Guide to Online Telehealth Companies*

### What are Online Telehealth Companies?

Online telehealth companies are one option you have to receive virtual care.<sup>1</sup> These companies offer care on-demand, 24/7 through their own network of licensed health care providers (physicians, nurse practitioners, behavioral health professionals, clinical social workers, etc.). The providers are located in different locations, and you connect with them through video visits or using the telephone.<sup>2, 3</sup>

You do not need to be a current patient to use an online telehealth company. You simply browse through a range of provider types based on your care needs (i.e., urgent, primary, and specialty care services). Similar to an in-person visit, the provider is able to talk with you about your symptoms to diagnose, educate, recommend treatment, and prescribe medication.

**Video visits** are a safe and convenient way to virtually connect with a provider. All you need is a phone, tablet, or computer!

**Did you know?** Most online telehealth companies accept health insurance. Coverage depends on your plan; a copayment or deductible may apply.

Some **common medical conditions** that can be treated through a video visit include: *acne, allergies, addiction, depression, eating disorder, bug bites, cough, cold sores, ear problems, flu, headaches, nausea, rash, sinus infection, stomach flu, strep throat, and health screenings.*

### What are the Benefits of Using an Online Telehealth Company?

Using an online telehealth company makes it easy for you to get the care you need, when you need it. You can schedule a video visit from wherever you are (e.g., home), at a time that is convenient for you. Video visits can be a good option for a range of medical conditions. It can also reduce your exposure to germs from sitting in a waiting room, which is particularly beneficial if you are at higher risk of getting sick due to your age or a chronic medical condition.

<sup>1</sup> Other options include: checking to see if telehealth is offered by your regular provider or health insurance plan.

<sup>2</sup> Telephone-only encounters are appropriate for certain services that do not require a physical examination, like a follow-up or prescription refill.

<sup>3</sup> Health Resources and Services Administration, *Finding Telehealth Options*. Available at: [telehealth.hhs.gov/patients/finding-telehealth-options/](https://telehealth.hhs.gov/patients/finding-telehealth-options/).

## How do I Know if this is a Good Option for Me?

The following are some reasons you should consider using an online telehealth company:

- 1) You have an urgent, non-life threatening issue (e.g., flu, allergies, urinary tract infection, etc.);
- 2) You don't see a provider regularly (primary care or specialist);
- 3) Only in-person care is offered by your provider;
- 4) Circumstance prevent you from getting to your provider's office (e.g., transportation, child care, etc.); or
- 5) You don't have health insurance.<sup>4</sup>



## How do I get started?

Finding an online telehealth company is easy!

- You can do a simple search.
- Most health insurance plans also sponsor their own telehealth program, many of which use an online telehealth company. These programs may offer additional benefits, like a lower copayment.<sup>5</sup>

### **Sponsored programs for health insurance companies in Maryland:**

Aetna – Teladoc®

[www.aetna.com/individuals-families/health-insurance-through-work/health-insurance-information/telemedicine.html](http://www.aetna.com/individuals-families/health-insurance-through-work/health-insurance-information/telemedicine.html)

CareFirst Video Visit

[member.carefirst.com/members/health-wellness/video-visit.page](http://member.carefirst.com/members/health-wellness/video-visit.page)

Cigna Telehealth Connection (MDLive and Amwell)

[www.cigna.com/individuals-families/member-resources/telehealth-connection-program](http://www.cigna.com/individuals-families/member-resources/telehealth-connection-program)

Kaiser Permanente – My Doctor Online

[mydoctor.kaiserpermanente.org/nca/videovisit/](http://mydoctor.kaiserpermanente.org/nca/videovisit/)

UnitedHealthcare (Teladoc, Amwell, and Doctor on Demand)

[www.uhc.com/individual-and-family/member-resources/health-care-tools/virtual-visits](http://www.uhc.com/individual-and-family/member-resources/health-care-tools/virtual-visits)

<sup>4</sup> Some online telehealth companies charge a flat fee for a video visit; fees for urgent care services typically range from \$50 - \$80. More information is available at: [www.wsj.com/articles/what-you-need-to-know-about-telehealth-during-the-coronavirus-crisis-11584874801](http://www.wsj.com/articles/what-you-need-to-know-about-telehealth-during-the-coronavirus-crisis-11584874801).

<sup>5</sup> Coverage varies by health insurer and plan type (e.g., fully-insured and self-funded). Check with your insurer for more information.

## Additional Considerations for Using an Online Telehealth Company

- You may have to create an online account or download a mobile application
- Sometimes, you are placed in a virtual waiting room and will receive a notification (text or secure message) once a provider is available
- Be prepared to provide information on your medical history, prescriptions, pharmacy preference, primary care provider (if you have one), and health insurance

*If you are experiencing a medical emergency and potentially life-threatening symptoms, call 911 for emergency medical assistance or go to the nearest emergency room.*

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## Additional Resources

US Department of Health and Human Services

[telehealth.hhs.gov/patients/](https://telehealth.hhs.gov/patients/)

HealthCare Information and Management  
Systems Society

[www.himss.org/news/patients-guide-telemedicine](https://www.himss.org/news/patients-guide-telemedicine)

MHCC

[mhcc.maryland.gov/mhcc/Pages/hit/hit\\_telemedicine/hit\\_telemedicine\\_consumer.aspx](https://mhcc.maryland.gov/mhcc/Pages/hit/hit_telemedicine/hit_telemedicine_consumer.aspx)

### Questions



Contact us at:

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