Virtual Care, Anywhere

Telemedicine Program
Frequently Asked Questions for Employers

What is telemedicine?
Telemedicine is the remote delivery of health care services and clinical information by use of such electronic technology as the Internet, wireless and satellite or the telephone.

What is the difference between telemedicine and telehealth?
I hear the terms used interchangeably. According to the American Telemedicine Association, “telemedicine” and “telehealth” are synonyms. The terms are used interchangeably. Telemedicine and telehealth use remote health care technology to deliver clinical services to patients.

Who is Lifetime Benefit Solutions’ vendor for telemedicine?
MDLIVE is the telemedicine vendor. With MDLIVE, you can access a physician from your home, office, or on the go, 24/7 and 365 days of the year. Board-certified physicians can visit either by phone or by secure video to help treat any non-emergency medical conditions. MDLIVE physicians can diagnose your employee’s symptoms, prescribe medication and send prescriptions to their pharmacy of choice.

Are telemedicine visits common?
According to the American Telemedicine Association, telemedicine is experiencing significant growth as a health care resource in the United States. More than half of U.S. hospitals offer patients telemedicine. Some 15 million virtual telemedicine visits are projected to be made in the U.S. in 2015.

Is telemedicine safe?
Guided by technical standards and clinical practice guidelines, and backed by decades of research and demonstrations, telemedicine is a safe and cost-effective way to extend the delivery of health care. The American Telemedicine Association has produced a series of standards, guidelines and best practices for physicians to ensure that they are using telemedicine responsibly.

What medical problems are appropriate for telemedicine?
While telemedicine is not intended to replace a primary care doctor for common or chronic conditions, a virtual doctor’s appointment can sometimes be a substitute for a doctor’s office, urgent care or an emergency room visit. The most common conditions addressed by the MDLIVE program include: allergies, asthma, cold and flu, earaches, infections and nausea.

What happens if an employee registers and pays for a visit and MDLIVE determines that their symptoms are not appropriate for a telemedicine visit?
Generally MDLIVE does not refund for consultations when the provider recommends the patient seek additional care appropriate for their medical needs.
Providers make decisions based on professional judgment and are providing the patients with valuable, learned information. If a provider determines additional testing is required to properly diagnose a patient, they may deem it necessary to send the patient to seek further evaluation. If an employee contacts MDLIVE customer service requesting a refund, the medical team will review these on a case-by-case basis and may provide a refund for the employee’s out-of-pocket cost. If approved, the refund will be processed within seven business days. Upon completion of the refund, the employee will be contacted to confirm the refund has been processed. Please note that once processed, the refund takes anywhere from 48 hours to 30 days to show up on the credit card statement.

**Who are the MDLIVE physicians with whom employees will have contact?**
The physicians who provide telemedicine care through MDLIVE must be board-certified and appropriately licensed in the state where the patient is located, including, but not limited to, New York.

**May employees select the doctor with whom they will have contact for the visit?**
Employees will be able to select a physician of their choice from the MDLIVE network, which offers a brief biographical sketch and photograph of each physician. The employee’s primary care provider may or may not be available for visits on MDLIVE.

**What kind of providers will my employees see?**
The physicians who belong to the MDLIVE vendor provider group practice primary care, pediatrics, family and emergency medicine and have an average of 14 years experience.

**Can my employees see their primary care physician by telemedicine?**
Your employee’s primary care physician will be able to apply for participation in the MDLIVE physician network if he/she so chooses. Please refer to the MDLIVE physician bio page to find the best physician for your purposes, or encourage your employees to speak with their primary care provider for more information regarding telemedicine visits. Your employee’s primary care provider may or may not be available for visits on MDLIVE.

**If my employees cannot see their primary care provider through the MDLIVE platform, how will their primary care physician be informed of the visit?** After each visit, the patient receives a consult summary, including the provider’s notes, diagnosis and any prescriptions, if applicable. In addition, the patient can set his/her patient preferences so that visit summary notes are sent to the primary care physician after each visit.

**Will MDLIVE replace my employee’s primary care physician visits?**
MDLIVE is not intended to replace a primary care doctor’s visit; instead MDLIVE should be utilized when a primary care doctor is not available. A virtual doctor’s appointment may be an alternative for an office, urgent care or an emergency room visit.
Are appointments available for MDLIVE visits?
Yes, employees may schedule an appointment at a convenient time through the MDLIVE online care platform. Each physician profile includes a brief biography, photo and an indication of whether the physician is available now or by appointment. Employees can select an appointment time that best suits their schedule. Employees can schedule an appointment by mobile app, phone or online.

Can MDLIVE physicians prescribe medications?
Yes, physicians who treat patients with telemedicine technology are able to provide prescriptions and send them electronically to a pharmacy near the employee. MDLIVE physicians can diagnose conditions and prescribe medication if appropriate. In some cases, prescriptions for maintenance medicines may also be obtained when an employee is in transition to a new insurance plan or doctor.

How do employees sign up for a virtual visit with MDLIVE?
Employees may register for a virtual visit by calling 1-800-400-MDLIVE (1-800-400-6354), visiting MDLIVE online at mdlive.com or downloading the free mobile app. To register, employees will need their health insurance ID card and a major credit card or their health savings account card.

Is there a cost to employees for registering for MDLIVE?
There is no cost for employees to sign up or activate an MDLIVE account.

What system requirements are required for MDLIVE videoconferencing?
MDLIVE can be used with iPhone, Droid or other smart phone applications such as an APP, Windows 7, Vista, or XP, or with a Mac running OSX 10.6 (Snow Leopard) or higher. Employees will also need a high-speed Internet connection, webcam with at least 1.3 megapixels and a microphone (most webcams have microphones built in). After your employees set up an account, they will be able to use a simple online simulation to test their configuration and check if they are ready for a virtual consultation.

How will I know if my employees are using MDLIVE?
Your account representative will provide you with a monthly report of your employee utilization. This information will include a response from employees regarding where they would have sought care if MDLIVE had not been available.

Disclaimers
MDLIVE does not replace the primary care physician. MDLIVE is not an insurance product nor a prescription fulfillment warehouse. MDLIVE operates subject to state regulation and may not be available in certain states. MDLIVE does not guarantee that a prescription will be written. MDLIVE does not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. MDLIVE physicians reserve the right to deny care for potential misuse of services. MDLIVE phone consultations are available 24/7/365, while video consultations are available during the hours of 7 am to 9 pm 7 days a week or by scheduled availability. MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc. and may not be used without written permission. For complete terms of use visit www.mdlive.com/pages/terms.html 120115