

# Florida Blue

## Telehealth Presentation for NIHCM

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In the pursuit of health<sup>®</sup>



# Introduction

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Telehealth has become a growing alternative to traditional health care to treat basic, episodic medical conditions. Benefits associated with telehealth can include:

- Improved patient access to healthcare
- Reduced medical costs through reduction in higher cost services
- Improved member satisfaction

Florida Blue supports the expansion of telehealth services to enhance Floridian's access to convenient, affordable, high quality healthcare.

# Policy Position

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Florida Blue supports the expansion of telehealth services to enhance Floridian's access to convenient, affordable, high quality healthcare.

- Florida Blue supports relaxing legislative and industry barriers which inhibit the maturation of telehealth capabilities where doing so improves quality of care and affordability
- Florida Blue supports the free market approach for telehealth services, whereby payers, providers, and vendors negotiate reimbursement and coverage terms consistent with market demand and customer's expectations.
- Florida Blue does not support legislative or industry actions that would mandate payment amounts, member benefits, or required network participation status for telehealth providers.

# Public Policy Objectives

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## Telehealth Policy should:

- Increase Access
- Increase quality (both clinical and service)
- Decrease cost
- Allow free market to work
- Support value-based reimbursement (pay for value vs. pay per service)

## Telehealth Policy should not:

- **Restrict the Market** – Don't place (or remove) artificial market barriers to the use of telemedicine
  - a. Price-fix (“payment parity”) – allow market determination of value
  - b. Stifle innovation
  - c. Mandate type of technology / what devices can/cannot be used
  - d. Prohibit global experts (of all provider types) from helping locals

# Strategic Position

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## Telemedicine

- Florida Blue supports a member benefit approach, aligned to a delegated, vendor managed, sub-network of providers providing limited services. Self funded accounts will have the option of purchasing Telemedicine benefits through Florida Blue utilizing our vendor relationship with Teladoc.

## Telemonitoring

- Florida Blue supports telemonitoring as a Care Management program for specific high risk members who will benefit from the program, reducing the need for higher cost services. Florida Blue does not support telemonitoring as a general benefit under existing products.

# Strategic Approach

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- Introduce select capabilities as part of an overall Telehealth strategy
- Pilot and test the qualitative and quantitative effectiveness of best-in-class solutions compared to projected outcomes, control groups, and industry benchmarks
- Scale up and integrate the most beneficial and cost effective telehealth capabilities

# What is Florida Blue working on?

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Florida Blue is working on several Telehealth Initiatives:

- Kiosk at Miami Retail center
- Telemedicine benefits for Self-Insured employer groups
- Telemonitoring Pilot
- Other

# Telemedicine: Kiosk at Miami Retail Center

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Florida Blue installed a telehealth Kiosk in the Florida Blue Miami Retail center

- Implemented in October 2014
- Treatment offered for convenient care (colds, flu, allergies, ear aches, rashes, etc.)
- Supported by Nicklaus Children's Hospital as network provider
- Open to all Florida Blue members
- Now open M-F including lunch hour and early evening (until 6:30)
- Initial traffic volume is lower than originally anticipated

Results, including medical expense impact, will be evaluated after appropriate time period



# Telemedicine – Self Funded Groups: Teladoc

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Florida Blue has entered into a contractual relationship with Teladoc to provide a Telemedicine solution for self-funded groups who chose to purchase this benefit.

- Offered to ASO groups only as a benefit buy-up
- Administered through sub-network of providers, contracted through Teladoc

Target effective date: 3Q 2015

# Telemonitoring – Pilot Program

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Florida Blue is finalizing a RFP to pilot a telemonitoring program for targeted members with congestive heart failure (CHF).

- High risk members will be identified and offered the opportunity to participate in the program based on several factors
- Initial target pilot group will be fully insured, high risk, CHF patients

Target effective date: 3Q2015

If pilot outcomes meet or exceed expectations, due diligence will begin to expand pilot to other disease states (e.g. COPD) and/or membership

# Summary

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Florida Blue supports the expansion of telehealth services to enhance Floridian's access to convenient, affordable, quality healthcare.

- Florida Blue supports relaxing legislative and industry barriers which inhibit the maturation of telehealth capabilities where doing so improves quality of care and affordability
- Florida Blue supports the free market approach for payment of telehealth services, whereby payers, providers, and vendors negotiate reimbursement and other contract terms consistent with market demand and customer's expectations.
- Florida Blue does not support legislative or industry actions that would mandate payment amounts, member benefits, or required network participation status for telehealth providers.
- Florida Blue is introducing several initiatives as part of an overall telehealth strategy. We will test the effectiveness of these initiatives as we scale up and integrate the most beneficial and cost effective telehealth capabilities for our members