

Telemedicine: Virtual House Calls— Who Remembers the Jetsons?

By: Tammy Bradly, VP Clinical Product Development, Coventry Workers' Comp Services

When it comes to getting a handle on its total pharmacy experience, the workers' compensation industry has been looking down the wrong end of the telescope. By focusing primarily on transactions that pass through their pharmacy benefit management (PBM) network channels — the current norm — employers and their payors are missing out on material opportunities to identify at risk claims and control transactional costs, as well as opportunities to apply appropriate clinical controls and otherwise influence injured worker outcomes for the better. Just as important, employers and their payors are unable to effectively gauge their existing program's performance or to identify the right areas for focus and improvement. This narrow lens also compromises a buyer's ability to compare product offerings. Many people who have never had a physician come to their doorstep are now benefiting from virtual house calls, which can help increase access to clinicians, facilitate appropriate care and support better outcomes. Health care has discovered that marrying clinical support and telecommunications technology (as predicted on the favorite '60s TV show [The Jetsons](#)) can have many benefits. It is time to apply the concept of telemedicine to workers' compensation.

What, exactly, is telemedicine? Definitions vary slightly from one organization to another as technology advances and the field adapts to the changing health needs of various populations. What all have in common is that it is a means of providing clinical support, using various types of information and communication technology to connect individuals who are not in the same physical location in order to improve health outcomes. For the sake of this post, it refers to using secure electronic communication technologies, such as video chat, to connect an injured worker with a board-certified physician at a different location.

Trend toward telemedicine

Many hospitals and health plans offer some type of telemedicine services. According to the American Telemedicine Association, the United States currently has about 200 telemedicine networks, with 3,500 service sites across the United States, and in 2011, the Veterans Administration delivered more than 300,000 telemedicine consultations.¹ What's more, employers are embracing telemedicine. In 2014, according to Towers Watson, 22 percent of employers with 1,000 or more employees offered telemedicine consultations — a figure that analysts expect to increase — potentially saving employers \$6 billion a year.²

Granted, the legislative landscape is still evolving. Each state has a different telemedicine policy, and the types of services covered, provider requirements and reimbursements differ for each, as does medical licensure.³ Some states require physicians to have a special telemedicine license. However, the Official Disability Guidelines (ODG) recognize telemedicine and telehealth — remote services provided by other health professionals — for treating pain, diabetes, back pain and mental health disorders. As of this writing, Nebraska, Delaware and Nevada had enacted regulations allowing telemedicine video consultations with a physician in workers' compensation, and New York has a regulation pending.

Making it work

One option for integrating telemedicine into workers' comp is to make it available during the nurse triage process. It could be particularly useful for employees with minor injuries or those who are ambivalent about self-care vs. seeking treatment, or vice versa. For example, a telemedicine video consult could be especially useful for confirming whether a wound required stitches or assessing the level of care needed for a minor burn. The nurse can walk the employee

through a series of questions to ensure that a video consultation is appropriate. If the employee agrees, the telemedicine consult can take place via computer, cell phone or tablet. Telemedicine video visits can effectively manage many of the most common non-emergent occupational health diagnoses, including strains & sprains, contusions and minor wounds/lacerations. The visual component sets this approach apart from other definitions of telemedicine. Enabling the physician to see the injury adds a level of usefulness to the technology that doesn't exist with a phone call.

Telemedicine has applications when an employee, such as a driver, is at a remote location and a clinic might not be immediately available, or when an injury occurs on an overnight shift and the only other option is to visit the emergency room for evaluation. Looking beyond the initial injury, telemedicine also has the potential to provide follow-up care, such as post-operative visits or even second surgical opinions. Conceivably, video consultations could be made available through a network of board-certified workers' compensation physicians.

Time to take advantage of the benefits

The availability of video consultations with a board-certified physician in workers' compensation offers injured employees, employers and payors a number of benefits. For one, offering telemedicine as an option at the time of injury can provide rapid access to a physician regardless of time of day or the employee's location. This capability helps ensure that the injured worker receives appropriate treatment and can result in cost savings by reducing unnecessary emergency room and clinic visits. Ultimately, that means less time away from work and greater productivity. In addition, many of those who have grown up with computers and cell phones often prefer electronic communications over face-to-face encounters. With that in mind, video physician visits can lead to greater employee satisfaction.

Telemedicine is a concept whose time has come in workers' compensation. In the next issue, we'll talk about more opportunities for combining clinical support and technology to deliver "virtual care" in a meaningful way.

About Tammy Bradley

Tammy Bradley is vice president of clinical product development for Coventry Workers' Comp Services. Bradley is a certified case manager with more than 25 years of comprehensive industry experience through service delivery, operations management and product development. She holds several national certifications, including certified case manager (CCM), certified rehabilitation counselor (CRC) and certified program disability manager (CPDM).

About Coventry Workers' Comp Services

Coventry offers workers' compensation cost and care management solutions for employers, insurance carriers and third-party administrators. With roots in both clinical and network services, Coventry leverages more than 30 years of industry experience, knowledge and data analytics. The company offers an integrated suite of solutions, powered by technology to enhance network development, clinical integration and operational efficiencies at the client desktop, with a focus on total claims cost.

NOTES

1. American Telemedicine Association. FAQs. Retrieved from <http://www.americantelemed.org/about-telemedicine/faqs>.
2. Comstock, J. (2014, Aug. 13) Employer use of telemedicine to rise 68 percent in 2015. *MobiHealthNews*. Retrieved from <http://mobihealthnews.com/35737/employer-use-of-telemedicine-to-rise-68-percent-by-2015>
3. American Telemedicine Association. (2015) State Telemedicine Gaps Analysis: Coverage & Reimbursement. Retrieved from <http://www.americantelemed.org/docs/default-source/policy/50-state-telemedicine-gaps-analysis---coverage-and-reimbursement.pdf?sfvrsn=10>