



Common conditions handled by virtual care providers include cold and flu symptoms, nasal congestion and sinus problems, bronchitis, respiratory infections, allergies, and ear infections.

Premera now covers virtual care

Members can 'visit' a doctor—wherever and whenever they need to

Virtual care gives members immediate and convenient access to care whenever and wherever they need it (as groups enroll or renew beginning January 1, 2015).¹ They can avoid long drive times and wait times they might experience at an urgent care center or emergency room.

Members who are covered by the service receive care virtually from their own doctor or from a doctor at our national provider service, Teladoc.^{®2} Members can get care via phone call, online video, or other online media at least as easily as they walk into an office and get care face-to-face.

Whether the virtual visit is with their regular doctor or with a Teladoc board-certified physician, members pay in-network copay, coinsurance, and deductible consistent with a face-to-face office visit. The charge for Teladoc virtual care visits is considerably less than for most ER visits.

Primary care provider vs. Teladoc

Virtual care is not meant to replace a member's relationship with their primary care provider (PCP) or to replace all in-person, face-to-face visits. It is an expansion of our service delivery options. In some cases, it can also help members avoid a trip to the emergency room for non-emergency care.

PCPs and other local providers:

If a member's doctor offers consultation, diagnosis, treatment advice, and prescriptions by phone, video, or other online media, Premera reimburses for virtual care at the standard copay, coinsurance, and deductible level.

Teladoc: In case a member needs acute care when their regular doctor or other local provider is not available or doesn't offer virtual service, we have contracted with Teladoc to meet a member's needs when and where they exist. Teladoc physicians consult, diagnose, and can even prescribe medication, if medically necessary, at the member's in-network level.

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How Teladoc Works

Four simple steps:

1. Register

Member creates an account and fills out a health history—similar to the history a patient fills out in a doctor’s office. This can be done online or on the phone. Members can also register their covered family members.

To save time later, they can identify their primary care doctor and their preferred pharmacy.

2. Consult a physician anytime

When the member wants a consult with a Teladoc board-certified physician, they can make contact by phone, online video, email, or other online media.

They give contact information and their current location. Virtual care services—consultations and prescriptions—may vary depending on the caller’s current location.¹

A doctor calls back right away or at a time the member requests.

Teladoc doctors offer consultation similar to what a patient gets in a face-to-face office visit. The doctor checks the caller’s health history and discusses symptoms. Consistent virtual care protocols help them diagnose. Physicians can send a prescription to the member’s preferred pharmacy, if it’s medically necessary.

3. Easily check benefits and pay

The member’s eligibility and benefits are checked in real-time, which means Teladoc knows what copay, coinsurance, and deductible apply.

The member can pay via credit or debit card, HSA or FSA card, or PayPal.

4. Continuity of care with local doctor

If the member has supplied the name of their primary care doctor, Teladoc sends a record of the consult by fax or electronic medical record transfer.

The virtues of virtual care

Virtual care can:

- > Improve access to care. Members in remote, telework, or mobile situations can access care no matter where they are.
- > Improve quality. Virtual care provides better continuity of care and follow-up for certain patient populations, especially for chronic care management.
- > Increase productivity. Virtual care reduces travel time, absenteeism, and related stress for members.
- > Contain costs. Virtual care can reduce cost by providing a lower-cost care option. It can reduce avoidable urgent care and emergency room visits.

Members who have the benefit can contact Teladoc by phone at **855.332.4059** or visit the Teladoc website **www.teladoc.com/premera**.

For more information, contact your producer or call your Premera Blue Cross sales representative at **800.722.5561**.

¹ Teladoc® operates subject to state regulation and may not be available in certain states. Teladoc phone consultations are available 24 hours a day, 7 days a week; video consultations are available 7 a.m. to 9 p.m., 7 days a week.

² Teladoc® is an independent company that arranges virtual medical care services on behalf of Premera Blue Cross. Teladoc does not replace the primary care physician. Teladoc does not guarantee that a prescription will be written. Teladoc does not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. Teladoc physicians reserve the right to deny care for potential misuse of services.