



Five-Step Guide to Creating a Comprehensive, Cost-Effective Telehealth Program

Health plans across the country are rethinking the member experience. Members want more personalized, convenient and affordable healthcare, and health plans need to deliver that standard of care at low costs. Telehealth can help health plans create a better member experience, improve access to care for members and employer groups, connect members and their providers, and decrease costs. Here is a five-step guide to building a comprehensive telehealth program to meet members needs and health plan goals.

1. Integrate telehealth into the member experience

If telehealth is strategically interwoven into the member experience, it can become another avenue for patients to receive care. “Integrating telehealth into the consumer journey is so important and not enough health plans do it,” says Marie Renzi, Director of Marketing for Anthem’s telehealth service, LiveHealth Online. “You really need to make telehealth part of the health plan culture.” Anthem has integrated telehealth in the member experience in a variety of ways:

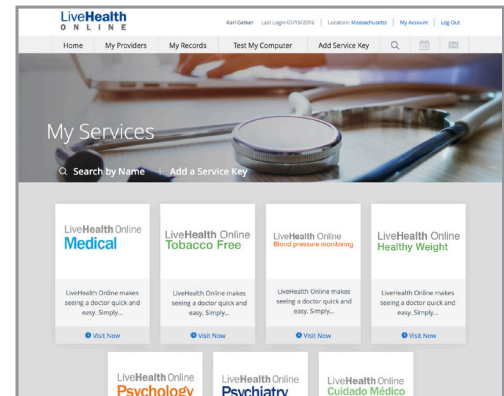
Create a single digital experience: Through American Well’s single sign-on API, Anthem members who sign into the Anthem website can also access LiveHealth Online video visits without having to re-enter their information. Anthem is also integrating LiveHealth Online into its mobile application via American Well’s mobile SDK. This will allow Anthem members to have a video visit within the Anthem mobile app, instead of having to switch applications and log in again. “We’re making it easy and friction-free for members,” says Renzi.

Integrate into other health plans services: “There is a natural inertia that’s already created in members’ minds around where to go to get care,” says Renzi. “We need to change that inertia and you can only do that by getting in front of people when they’re making that decision.” To keep telehealth relevant in members’ minds, Anthem has integrated LiveHealth Online into many of its existing tools — like its 24/7 Nurse line, for example. Members who

call into the Anthem nurse line are typically looking for where to go to get care, and usually do not have a critical or emergent condition. “That’s a great opportunity to get in front of members where telehealth maybe a perfect option,” says Renzi. Members who call into the nurse line and are determined to be good candidates for telehealth are soft transferred over to the LiveHealth Online customer service team, who registers the patient in LiveHealth Online and enters them into a video visit right away.

Anthem has also integrated telehealth into the explanation of benefits, triggering a message from LiveHealth Online if a member had an ER visit for an urgent care condition that could have been treated via telehealth. The health plan has also incorporated telehealth into its “Find A Doctor” tool, both on web and mobile. “Getting in front of consumers in these areas when they are actively looking for care helps remind them that telehealth is an option for care when they need it,” says Renzi.

Include it as a value-added service: Many health plans are using telehealth programs to better serve employer groups. In addition to its urgent care and behavioral health telehealth services, Anthem offers many value-added programs to employers, including smoking cessation, weight loss and blood pressure monitoring. “The value-add is that employers use these programs as part of their wellness programs,” says Wally Adamson, Vice President of LiveHealth Online. “If I’m an employee and I smoke, I don’t get my \$200 credit towards my health insurance premium. But if I come to LiveHealth Online and complete the Tobacco Free smoking cessation program, I can see a coach and doctor and I can get assistance to stop smoking. On top of that, I earn my \$200 incentive. So that’s a huge value-add for the consumer.”



2. Deploy smart member engagement strategies

Member engagement strategies are a large predictor of a telehealth program’s success. Health plans need to develop a strategy that educates and engages members of the value telehealth provides to their everyday life. Anthem and WEA Trust, a not-for-profit health plan based in Madison, Wisconsin, both deployed unique engagement strategies—one focused on building awareness and the other on driving enrollments and visits.

Build awareness: When Anthem first launched LiveHealth Online, the marketing team focused on building brand awareness of LiveHealth Online and category awareness of telehealth. “Health plans getting started with telehealth think everyone is going to love it and they’re going to see the value immediately,” says Renzi. “But since telehealth is a new concept to consumers and a new way to get healthcare you need to work on increasing awareness of telehealth and the brand. It’s important to use this time to explain what telehealth is and the value it provides.”

LiveHealth Online’s marketing content focused on the top barriers to care and top consumer questions about telehealth, including:

- What conditions can I see a doctor for?
- Can my child see a doctor via telehealth?
- What is a video visit like?
- How much does it cost?
- What happens during a visit?
- Can I get a prescription?

Anthem also focused on the credibility of telehealth, reinforcing that video visits using LiveHealth Online are with U.S.-based, board-certified doctors over a secure, HIPAA-compliant platform. The health plan utilized brand PR to build mass awareness with its members. This strategy focused on getting LiveHealth Online featured in publications that members were already reading—People Magazine, Cosmopolitan Magazine, Huffington Post, PopSugar—as well as with Instagram and blog influencers.

Deliver the right services at the right time: The best way to get members to use a telehealth service is by delivering needed care when and where members need it most. LiveHealth Online works closely with American Well's Engagement Services team on paid marketing initiatives to better deliver LiveHealth Online to members in need. When an Anthem member uses an online search tool to look up specific keywords of conditions that telehealth can treat—Flu, cold, cough, pink eye, sore throat—Anthem dynamically delivers LiveHealth Online ads that position the service as an easy and convenient care option. This marketing strategy has proven to be extremely effective for the health plan, and one they continue to analyze and optimize.

Tailor content to certain populations: Different member populations see different value in telehealth. Being able to effectively convey different value propositions to members based on population can help with telehealth adoption. LiveHealth Online highly segments its marketing campaigns for its commercial members. “The communications are tailored based on who is highly likely to register, versus who is not likely to register,” says Renzi. “Then we segment further by demographic, such as moms, dads, students, etc.”

Incentivize Marketing: To drive enrollments and video visits, WEA Trust relied heavily on incentivized marketing campaigns—a tactic that proved effective. Providing members with a tangible reason to register for the benefit not only increased enrollments, it allowed WEA Trust to market to enrollees to drive visits. The health plan deployed a one-to-one incentivized marketing campaign, giving a Kinsa Smart Thermometer to every member who register for the benefit. Nine months later they ran a second campaign, this time entering anyone who enrolled in telehealth into a raffle to win Green Bay Packers tickets. WEA Trust found that raffles generate a 17 percent conversion rate, while one-to-one incentives doubled that conversation rate at 34 percent. After only 12 months, WEA Trust enrolled more than 7,000 members in telehealth, 30 percent of whom went on to have a visit.



WEA Trust incentivized enrollments with a Green Bay Packers ticket raffle

Measure cost containment

Telehealth can play a large role in health plan cost containment, whether the health plan is looking to divert low acuity care away from the ER or urgent care center, see cost savings with Medicaid members, or deliver better, more frequent care for chronic members.

Diverting low acuity care: A review of claims data by HealthCore showed cost savings from LiveHealth Online. The study found that telehealth saves Anthem, its employers and its members an average of \$201 per episode. Visits on LiveHealth Online have lower lab and imaging rates compared to the other locations—urgent care, retail clinic, PCP office, ER—and episodes of care initiated on LiveHealth Online are less costly than care at other locations for the same diagnosis.

Average cost of care per episode by site, compared to LiveHealth Online

Retail Clinic	1.11X
Urgent Care Center	1.45X
ED	6.35X
PCP	1.60X

If LiveHealth Online was not available, six percent of members said they would have gone to the ER, while 42 percent said urgent care and 33 percent said physician office.

"We do see ER diversion, but we see a lot more diversion from urgent care and PCP offices," says Adamson. "That shouldn't be seen as a bad thing because most of these members have a PCP but either the office was closed or they couldn't get an appointment and thought they needed to be seen that day."

Medicaid Members: One of American Well's integrated health system clients performed its own claims analysis of telehealth, and saw a \$367 savings per claim for telehealth. The integrated health system also analyzed cost savings among its Medicaid patients, who tended to be high utilizers of the emergency department. They found that the average telehealth savings for its Medicaid population was even higher, at \$508 per episode. By providing access via telehealth, health plans and integrated health systems can successfully divert Medicaid members away from the ER, allowing them to access care from home, work or out in the community.

\$367

Telehealth cost savings for commercial members

\$508

Telehealth cost savings for Medicaid members

Chronic Care: Members with chronic conditions typically require frequent touches to avoid exacerbation of issues and hospitalization. Telehealth helps health plans and medical groups work together to care for chronic members, and in turn lower healthcare costs. LiveHealth Online and CareMore offer a great example of this type of care collaboration. CareMore, a Medicare-integrated system, is a subsidiary of Anthem. As part of the CareMore Touch Program, Anthem placed tablets in nursing homes and nurses use those tablets to connect chronic members with CareMore physicians via LiveHealth Online. "For these members, it's really critical to use telehealth to increase reach. They are as high-touch as you get," says Adamson. "We are able to prevent so much, their hospitalization rates are lower, and costs are lower."

4. Innovate to improve access

Many members struggle with healthcare access issues, especially when it comes to specialty care. Employer groups also want to provide convenient, cost-effective care options for employees to help lower costs. Anthem utilizes LiveHealth Online to provide better specialty care access for its members, and partners with large employer groups to provide more convenient access for employees.

Address gaps in care: Seventy-seven percent of U.S. counties have reported a severe deficiency of psychiatrists.¹ Lack of psychiatric access was the driving force behind Anthem's decision to launch a psychiatry service on LiveHealth Online in January 2018; however, the health plan did a very quiet launch. "We didn't know what to expect with the launch, and didn't do any promotion or marketing," says Adamson. "Before we knew it, we were having over 200 psychiatry visits per month with no marketing. There was a pent-up demand in the marketplace." LiveHealth Online made psychiatric care more accessible to members by allowing them to see providers remotely from the comfort of their own home or from work. LiveHealth Online utilized Online Care Group, American Well's online medical group, to staff the service with board-certified psychiatrists. Now, members in areas with severe psychiatrist shortages have immediate access to needed psychiatric care.

Roll out to employer groups: Almost all large employer groups are interested in offering telehealth to employees to provide better access to care while increasing productivity, decreasing absenteeism and reducing health-

1: Merritt Hawkins, The Silent Shortage: A White Paper Examining Supply, Demand and Recruitment Trends in Psychiatry

care costs. Anthem offers telehealth to many employer groups, some of which use American Well's telehealth kiosks in addition to web and mobile access points. "Employers love that they can use kiosks to bring care to their employee sites for very marginal costs when compared to the overall cost of an on-site clinic," says Adamson. "Now they can provide on-demand, 24/7 access to doctors through video."



LiveHealth Online kiosk at employer site

5. Engage network providers in telehealth

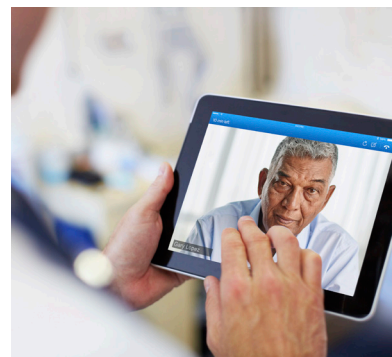
Partnering with network providers offers members better continuity of care and allows providers to conveniently meet their patients' needs. Health plans are actively engaging providers in telehealth in a multitude of ways.

A more connected member experience: MVP Health Care, a health plan serving more than 700,000 members across New York and Vermont, has a company-wide goal of delivering more personal care to members. To help achieve that goal, the health plan wanted to engage its local provider groups and partners in telehealth, allowing local providers increased visibility into their own offerings, while allowing members to stay more connected with their providers. MVP Health Care offered providers three different options for connecting with members via telehealth:

- Join Online Care Group (OCG), an online medical group exclusive to American Well. This is a great way for the provider to test telehealth.
- Explore partnership opportunities with MVP to see MVP members.
- Join American Well's Exchange to see MVP members, as well as their own patients.

"In my mind it's like a continuum. There are a lot of different possibilities depending on their appetite and resources," says Bob Hartman, program director of product strategy and planning at MVP Health Care. "There has been a lot of interest from local providers who want to learn more and experience telehealth."

Better coordinate care: Anthem has developed a program on LiveHealth Online called My Practice, which allows Anthem providers to use LiveHealth Online to see their own patient population. "We have a number of groups using it for everything from urgent care to behavioral health," says Adamson. One of the health systems Anthem partners with to deliver care via LiveHealth Online's My Practice is Western Connecticut Health System. "Their on-call doctors all carry iPads," says Adamson. "They take calls like they normally do, and if a patient doesn't sound good, they have an online visit with the doctor immediately." Helping providers better care for their patients creates a more coordinated effort between the health plan and health system, which ultimately benefits the patients.



Manage risk: LiveHealth Online has received a lot of interest from Accountable Care Organizations (ACOs) that want to better manage risk through telehealth. "LiveHealth Online is accessible 24 hours a day, seven days a week," says Adamson. "Our messaging to ACOs is that if you want to do it yourself, that's fine. But LiveHealth Online is still going to be here for 24/7 medical care and can help you manage that risk."

Anthem, WEA Trust, MVP Health Care and many other health plans have successful telehealth strategies that address company goals and initiatives, while also creating an accessible and affordable care option for members. To learn how your health plan can create this type of integrated telehealth experience, [click here](#).