

Triple-S Salud: How Virtual Care Drove Repeat Visits and ED Diversion for Puerto Rico's Largest Health Plan

Triple-S Salud is Puerto Rico's largest health insurer, caring for about 1 million members across all segments of the healthcare market. In 2017, Triple-S partnered with Amwell to launch TeleConsulta MD, a white-label direct-to-consumer telehealth app. TeleConsulta MD aimed to address the shortage of specialists on the island that led members to seek care within emergency departments, driving up costs of care. Triple-S's partnership with Amwell enabled the health plan to onboard local provider groups in Puerto Rico, as well as launch a widespread marketing campaign that led to mass member adoption of TeleConsulta MD. This investment in virtual care enabled the insurer to quickly scale during COVID-19 and establish TeleConsulta MD as a reliable care alternative for members, setting Triple-S up for success to continue expand their virtual care offerings.

USE CASES



SPECIALTY CARE



ED DIVERSION



VIRTUAL PROVIDER NETWORKS



PRIMARY CARE

PRODUCTS AND SOLUTIONS



SOFTWARE DEVELOPMENT KIT



TELEMEDICINE CARTS



ENGAGEMENT SERVICES

Triple-S Salud is an independent licensee of the Blue Cross Blue Shield Association in Puerto Rico. In addition to being the largest health insurer in Puerto Rico, caring for nearly 1 million members, Triple-S is also the only company that serves all segments of the market, including employer groups, Medicaid, Commercial, and Medicare Advantage.

In 2017, Triple-S began to receive requests from their federal employee member group to develop a telehealth benefit. Triple-S recognized the need that members were pointing out and was eager to adopt telehealth. However, the health plan understood it was critical that the virtual

care solution they designed addressed the unique healthcare challenges and barriers members faced in Puerto Rico. One major challenge that members faced was access to specialty care. The past decade has seen a significant amount of emigration out of Puerto Rico due to an economic crisis, and many physicians, particularly specialists, have left the island. This has caused an increase in wait times for specialty care and has led members to seek specialty care in the emergency department (ED), driving up the cost of care. Other important factors for Triple-S included strong member preferences to be treated by a Spanish-speaking physician, as well as a Puerto Rico law requiring that every physician staffing a telehealth

platform hold a local medicine license. This meant Triple-S would need to establish relationships with local medical providers who were already in short supply.

To complicate matters, just as Triple-S was preparing to ramp up their telehealth efforts, Hurricane Maria hit Puerto Rico in September 2017. The hurricane caused enormous destruction and massive power outages across Puerto Rico and severely damaged the island's telecommunication network. Power outages lasted as long as nine months, disrupting health systems and Triple-S's physician networks. Despite this hurdle, Triple-S was determined to launch a virtual care solution to help serve their members when they needed care the most.

Launching TeleConsulta MD

Once Triple-S had a good understanding of its members' unique barriers to care, they ultimately decided to partner with Amwell to bring their telehealth solution to life. Triple-S selected Amwell due to Amwell's expertise in member engagement services and the flexibility and customization options the Amwell platform offered, including the ability to use local providers for virtual care. Triple-S entered into an agreement with a dedicated provider group in Puerto Rico that was committed to providing telemedicine

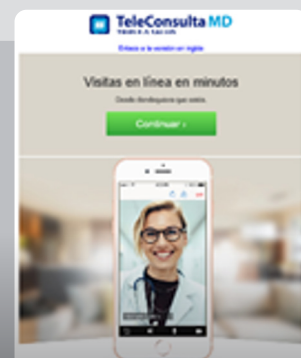
services seven days a week from 6 a.m. to 10 p.m. By leveraging Amwell's software development kit (SDK), Triple-S embedded the telehealth program into its existing digital assets and made it accessible via computer or mobile device.

Despite the many infrastructure challenges that the health plan faced in the aftermath of Hurricane Maria, Triple-S moved forward with a pilot program for their employees in November 2017. After refining the program in this controlled environment, Triple-S rolled the new virtual care solution out to their member base and the public at large in January 2018 under the brand name TeleConsulta MD. Triple-S offered the benefit at different payment options: \$10 co-pay for members with the benefit, \$45 for members without the benefit, and \$75 for non-members.

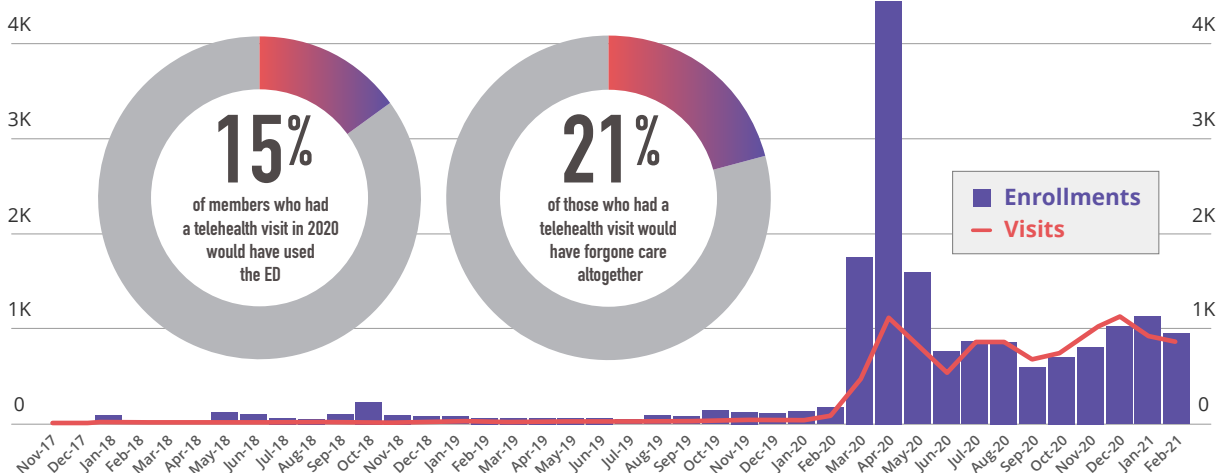
Triple-S dedicated internal resources to serve as a link between Amwell, its medical group, and its members. These internal teams included medical management, marketing and communications, and sales and account administration. Amwell worked side-by-side with Triple-S to address any issues that arose during the launch of TeleConsulta MD. In particular, the collaboration between Triple-S's in-house marketing team and Amwell's Engagement Services team proved critical for member adoption and the overall success of TeleConsulta MD.

Marketing and Member Engagement: 'Critical to Our Success'

In launching TeleConsulta MD, Triple-S tapped the expertise of Amwell's Engagement Services team, which works with clients to market telehealth services via personalized outreach and multichannel campaigns. Triple-S and Amwell collaborated on a range of materials — direct mailers, emails, TV and digital ads, social media posts — to drive brand awareness, enrollments, and visits. "We highlighted benefits such as easy access from anywhere in your coverage area, same co-pay as an in-person visit, no long waits in the ER or medical offices, and different conditions that could be treated in the virtual visit," says Ivelisse Fernandez, the chief marketing and communications officer at Triple-S. "That was very critical and important to our success."



TeleConsulta MD: Before and After COVID-19



Refocusing on telehealth during COVID-19

When COVID-19 hit in early 2020, the Puerto Rican government quickly acted to impose a strict lockdown throughout the island. Since all medical offices were closed, the local and federal government loosened restrictions on telehealth and enabled the population to access care over any video platform — regardless of whether it was HIPAA-compliant. The relaxed restrictions on telehealth gave rise to growing competition among virtual care solutions, but Teleconsulta MD continued to be favored by members throughout the pandemic. In fact, 40% of members that had a virtual visit using TeleConsulta MD during COVID-19 used the platform more than once.

The growing demand for virtual visits required Triple-S to grow its medical group. While Triple-S initially had five full-time physicians staffing the platform, they quickly onboarded 12 more physicians. Additionally, co-payments on the platform were waived for members with the benefit to encourage utilization. Triple-S's ability to quickly modify its platform ultimately increased access to care for its members while medical offices remained closed.

Overall, 21% of members said they would not have sought care if TeleConsulta MD was not available, demonstrating the critical role telehealth played in continuing to deliver needed healthcare during the pandemic. Triple-S also saw 15% ED diversion through TeleConsulta MD, compared to an industry average of just 3%. Triple-S' ability to divert patients away from the ED not only lowered the cost of care, but it also provided a safe alternative to a population accustomed to seeking low-acuity care in the ED.

Even after the initial surge of the virus was over, TeleConsulta MD's visit volume remained well above pre-pandemic levels. As of May 2021, roughly 20% of all medical visits were being conducted via telehealth, even though doctors had returned to their offices and COVID-19 measures had been

relaxed. What's more, monthly visits have surpassed enrollment numbers several times, indicating repeat visits among members. In regards to the overall success of the platform, Dr. Jose Novoa, Chief Medical Officer at Triple-S says that TeleConsulta MD "met a need and [members] feel comfortable with an alternative for access to care. We feel that TeleConsulta MD will continue to be an attractive option to our members."

Next up: Expanding primary and specialty care

Now that TeleConsulta MD has been established as a reliable care alternative for members, Triple-S is focused on expanding its telemedicine platform with two new pilot projects. One program, funded by a USDA Distance Learning and Telemedicine grant, will provide specialty telehealth services to remote areas of Puerto Rico. With 70% of specialty providers located in San Juan, the pilot program aims to reduce travel time and costs for members through virtual consultations and increased access to specialty care outside the capital. Triple-S plans to deploy Amwell C250 telemedicine carts to seven primary care clinics across Puerto Rico to enable general practitioners to connect with remote specialists. To staff the platform, Triple-S has employed 75 clinicians in specialties including cardiology, nephrology, and endocrinology.

The second pilot is focused on telehealth for elder care. Triple-S is placing telemedicine carts in elder care centers, allowing general practitioners to do scheduled virtual rounds with patients. Typically, general practitioners visit these care centers only one day per week. However, this pilot will enable practitioners to easily conduct virtual consultations if a patient becomes ill on a day that the provider is not physically at the center.

As Triple-S continues to evolve its telehealth program, it will continue to leverage the tactics that made TeleConsulta MD's initial rollout so successful, including targeted outreach, strategic allocation of internal resources, and collaboration with Amwell's engagement services.