



# Telemedicine Frequently Asked Questions (FAQs) For Aetna Members

## Table of Contents

- **Overview and Eligibility** .....Pages 1-2
- **Member Out-of-Pocket Costs** .....Pages 2-3
- **Teladoc**
  - **When To Use And Not To Use It** .....Pages 3-5
  - **Filling Out Medical Forms Or Doctors' Excuses** .....Page 5
  - **Accessing Teladoc (Incl. IT Requirements)** .....Pages 5-7
  - **Receiving Prescribed Medications** .....Page 7

## Overview and Eligibility

### **(1) Why is telemedicine being offered?**

House Bill 69 was passed by the legislature on May 14, 2015 and signed into law by the Governor on July 7, 2015, which calls for services already covered by a health plan to be paid for if using telemedicine. Billing for telemedicine services can begin January 1, 2016.

### **(2) When is the telemedicine service benefit available?**

Telemedicine is available under the State of Delaware's non-Medicare Health Plans effective January 1, 2016.

### **(3) Who is eligible to use the telemedicine service benefit?**

Telemedicine is available to all members who are covered under a State of Delaware non-Medicare Health Plan.

### **(4) What telemedicine service benefits are covered under the State of Delaware non-Medicare (Aetna) health plans?**

#### *Teladoc*

By using Teladoc, members can be connected to doctors online (virtual) 24/7/365 for acute care for minor illnesses and injuries when:

- Their primary care doctors' offices are closed;
- They are unable to get an appointment with their primary care doctor immediately; and/or
- They're away from home.



With Teladoc, the vendor assigns a doctor to the member; First available physician licensed in the state where the member is located. Teladoc physicians provide general medical care for members with minor health problems, such as bronchitis, coughs, sinus infections, sore throats, vomiting, diarrhea, fevers, pinkeye, skin rashes, flu, colds and headaches. Teladoc is not appropriate for emergencies, especially serious or life-threatening conditions.

#### *Teladoc Virtual Behavioral Health*

Virtual Behavioral Health is available via Teladoc for reliable and convenient therapy visits, which are scheduled video appointments, with trained and certified mental health providers. Local behavioral health providers may also be able to offer their services virtually; however, it's up to providers to choose to practice in this manner. Virtual Behavioral Health is here to help when your schedule makes seeing a mental health provider difficult, if providers aren't close by or if you are hesitant to seek care in person. **Important:** Please remember to use the professional counseling services available through the Employee Assistance Program (EAP)- ComPsych<sup>®</sup> Guidance Resources<sup>®</sup> where there is no cost for the first five visits, to help address behavioral health issues, prior to using Virtual Behavioral Health through your health care plan. Learn more about the EAP + Work/Life Program on [SBO's website](#).

#### *Virtual Primary Care Provider Visit or Virtual Specialist Visit*

Your doctor may elect to practice medicine via telemedicine. You must have an established relationship with the primary care provider or specialist. With Virtual Primary Care Provider Visits or Virtual Specialist Visits, you would be able to see your primary care provider or specialist for diagnosis and care by visiting with doctors via videoconferencing technology.

#### **(5) Who are the Teladoc doctors?**

Teladoc doctors are U.S. board certified in Internal Medicine, Family Practice or Pediatrics. They average 15 years practice experience, are licensed in the state you are located in at the time of the consultation, and incorporate Teladoc into their day-to-day practice as a way to provide people with convenient access to quality medical care. With Teladoc, the vendor assigns a doctor to the member. For example, if you contact Teladoc while in Delaware, you will be connected with a physician who is licensed in Delaware. Another example is, if you are in California and contact Teladoc, you will be connected with a physician who is licensed in California.

#### **(6) What about member confidentiality when using telemedicine service benefits?**

Telemedicine service benefits are subject to HIPAA confidentiality requirements as any other medical service.



**(7) Is telemedicine a more affordable, convenient alternative to urgent care and emergency room visits?**

Yes, telemedicine is an affordable, convenient alternative to urgent care and emergency room visits.

## Member Out-of-Pocket Costs

**(8) What are the member out-of-pocket costs for telemedicine service visits?**

*Teladoc*

Teladoc consults (visits) are billed as “primary care visits,” under the Aetna CDH Gold plan and have a \$0 copay under the Aetna HMO plan. To view your out-of-pocket costs for telemedicine under your specific health plan, visit [SBO’s website](#), select your group, and click on, “Choosing the Right Care.” Once you land on the “Choosing the Right Care” page, click on “View Aetna Care Options,” and select “Telemedicine.”

*Teladoc Virtual Behavioral Health*

Teladoc behavioral health visits are billed at the same level as office visits and apply the same member cost share under the Aetna CDH Gold plan and have a \$0 copay under the Aetna HMO plan. To view your out-of-pocket costs for behavioral health telemedicine under your specific health plan, visit [SBO’s website](#), select your group, and click on, “Choosing the Right Care.” Once you land on the “Choosing the Right Care” page, click on “View Aetna Care Options,” and select “Telemedicine.”

*Virtual Primary Care Provider Visit or Virtual Specialist Visit*

You must have an established relationship with the primary care provider or specialist. See Question #4 for more details. Virtual Primary Care Provider Visits are billed as “primary care visits.” View your specific health plan’s Summary of Benefits and Coverage (SBC) on [SBO’s website](#) to learn about your out-of-pocket costs for “primary care visits.” Virtual Specialist Visits are billed as “specialist visits.” View your specific health plan’s Summary of Benefits and Coverage (SBC) on [SBO’s website](#) to learn about your out-of-pocket costs for “specialist visits.”

**(9) Is the acute care telemedicine fee the same price, regardless of the time or duration of the visit?**

Yes, the member out-of-pocket costs for an acute care telemedicine visit (Teladoc visit) will be the same regardless of the time or duration.

**(10) How can members pay for out-of-pocket telemedicine costs?**

Members can pay with their Flexible Spending Account (FSA) card, credit card or debit card. Teladoc checks eligibility and benefits electronically through a real-time eligibility transaction. CDH Gold Plan members who are still in their deductible or coinsurance will have their remaining Health Reimbursement Account (HRA) funds applied first.



**(11) If the telemedicine doctor recommends that I see my primary care physician or a specialist, do I still have to pay the telemedicine service visit fee?**

Yes. Just like any doctor's appointment, you must pay for the consulting doctor's time. Applicable co-pays/co-insurances do apply.

## Teladoc

### When To Use And Not To Use It

**(12) Does Teladoc replace my primary care doctor?**

No, Teladoc does not replace your primary care doctor. Members should use Teladoc for acute care for minor illnesses and injuries when:

- Their primary care doctors' offices are closed;
- They're unable to get an appointment with their primary care doctors immediately; and/or
- They're away from home.

Teladoc is an affordable, convenient alternative to urgent care and emergency room visits.

**(13) What acute conditions can Teladoc help with?**

Teladoc can help members with minor health problems like these:

- Bronchitis
- Coughs
- Sinus infections
- Sore throats
- Vomiting
- Diarrhea
- Fevers
- Pinkeye
- Skin rashes
- Flu
- Colds
- Headaches

**(14) When should members NOT use Teladoc?**

Teladoc is not appropriate for emergencies, especially serious or life-threatening conditions such as:



- Seizures
- Chest pain or heart attack symptoms
- Stroke symptoms
- Difficulty breathing
- Dizziness or loss of consciousness
- Sudden bleeding
- Choking or gagging
- Severe vomiting or diarrhea
- Head injuries
- Possible broken bones
- Severe headache
- Severe pain
- Cancer
- Chronic medical conditions such as diabetes
- Suicidal or homicidal feelings

***Not sure whether to go to the emergency room, urgent care center, make a doctor's appointment or treat your condition at home?*** Aetna's Informed Health Line (1-800-556-1555) is available, which gives you 24/7 free access to registered nurses to answer your health questions and help you make informed health decisions.

**(15) Can I provide Teladoc consult (visit) information to my doctor?**

Yes. You have access to your electronic medical record at any time. Download a copy online from your account ([www.teladoc.com/aetna](http://www.teladoc.com/aetna)) or call Teladoc at 1-855-835-2362 and ask to have your medical record mailed or faxed to you.

## **Filling Out Medical Forms Or Doctors' Excuses**

**(16) Can medical forms or doctors' excuses be filled out at a Teladoc consult (visit)?**

Teladoc's doctor notes generally request for a member to be excused for 24-48 hours, depending upon each case. Teladoc does not provide extensions beyond the maximum 48 hours. They are not able to provide more substantial documents like FMLA forms, Disability forms or handicap/DMV documents as these documents require in-person evaluation.

## **Accessing Teladoc (Including IT Requirements)**

**(17) What consult (visit) methods are available through Teladoc?**



Video consults are available using Teladoc's secure member portal ([www.teladoc.com/aetna](http://www.teladoc.com/aetna)) or mobile app located on [SBO's website](#). With Teladoc, the vendor assigns a doctor to the member; First available physician licensed in the state where the member is located.

### **(18) How do I set-up my Teladoc account?**

You can set-up your account online, via phone or mobile app:

#### **Online**

Setting up your account is a quick and easy process online. Visit the Teladoc website at [www.teladoc.com/aetna](http://www.teladoc.com/aetna).

1. Under "New to Teladoc?" Enter your First and Last name as they appear on your Aetna Member ID card.
2. Enter your Date of Birth.
3. Enter Your Member ID.
4. Click "Set Up Account."
5. Enter any remaining personal information.
6. Click "Continue."
7. Enter Medical history information.
8. Review your information.
9. Enter your Electronic Signature.
10. Review Terms and Conditions and Privacy Policy via links and check the box verifying agreement.
11. Click "Setup My Account."

#### **Over the phone**

Call 1-855-Teladoc (835-2362) and a customer service representative will walk you through the steps to create an account over the phone. Simply have your Aetna Member ID card and payment information available.

#### **Mobile App**

1. Download the Teladoc app for Android and Apple devices located on [SBO's website](#).
2. Select, "Open."
3. In the bottom right hand corner select, "Activate."
4. A message appears asking if you received a username or promo code, select, "No."
5. You will be asked, "Do you have Teladoc through your Employer, Insurance Provider, or Organization?"
6. Enter "Aetna" and select continue.
7. Enter remaining information and select continue.

### **(19) How do I request a consult (visit) to talk to a Teladoc doctor?**

Visit the Teladoc website ([www.teladoc.com/aetna](http://www.teladoc.com/aetna)), log into your account and click "Request a Consult." You can also use the Teladoc mobile app. With Teladoc, the



vendor assigns a doctor to the member; First available physician licensed in the state where the member is located.

**(20) How quickly can I talk to a Teladoc doctor?**

A doctor will call you back in 16 min, on average. If you miss the doctor's call, whether you are away from the phone or you have anonymous call blocker on, you will be returned to the bottom of the waiting list. The consult (visit) request is cancelled if you miss three calls.

Members have the option of scheduling a consult (visit) for the current day or following day.

**(21) What devices and/or operating systems does Teladoc support for virtual/online video consults (visits)?**

The following web browsers are supported on the Teladoc website:

- Microsoft Internet Explorer 7.0 or higher (prior versions are not supported due to security weaknesses)
- Mozilla FireFox 3.0
- Google Chrome

Phone and wireless devices that are iOS or Droid devices may download the Teladoc app for free.

**(22) In which states do restrictions apply for Teladoc services?**

- Delaware: Video consults only.
- Georgia: Video consults offered 72hr Rx limit; Georgia has state regulations that prohibit a doctor from prescribing medication longer than three days; this is for any consultation, whether it is Teladoc or a cross-covering physician chosen by the patient's provider.
- Arkansas: Teladoc not offered at this time.
- Texas: No video consults offered at this time.
- Alaska & South Carolina: Residents are required to identify a Primary Care Physician (PCP) prior to receiving a consultation. After each consultation, Teladoc will fax a Continuity of Care Record to the member's PCP.

**(23) Are Teladoc services available internationally?**

Services are not available internationally.



**(24) A member is already registered with Teladoc, how do they change their profile to add their insurance carrier?**

The member would need to contact Teladoc customer service at 1-855-835-2362 to move their profile.

## Receiving Prescribed Medications

**(25) Can Teladoc doctors write a prescription?**

Visits are not always eligible for a prescription, as some restrictions may apply. If medically appropriate, all prescribing is at the discretion of the Teladoc physician according to the ability to evaluate the condition and clinical standards of care. A consult (visit) is not a guarantee of prescription. Please note: The State of Georgia has state regulations that prohibit telemedicine doctors from prescribing medication longer than three days.

When treating patients, Teladoc physicians cannot prescribe:

- Controlled substances (i.e., narcotics, anxiety medications, ADHD medications)
- Muscle relaxants
- Psychiatric prescriptions

**(26) How do I pay for a prescription called in by Teladoc?**

When you go to your pharmacy of choice to pick-up the prescription, you may use your prescription insurance card to help pay for the medication. You will be responsible for the co-pay based on the type of medication and your plan benefits. For information on the State of Delaware prescription benefits and member out-of-pocket expenses, visit [SBO's website](#).