

The State of Delaware

CVS Health Virtual Care Program
Recommendation

SEBC Combined Subcommittee Meeting

July 15, 2024

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Summary

Telemedicine for Aetna plan participants

- Currently, the State of Delaware utilizes Teladoc in conjunction with Aetna as the telemedicine vendor for those members with an Aetna health plan, which includes acute, behavioral health, and dermatology services
 - There is an administrative fee per-employee-per-month (PEPM) and a “per claim” charge when the service is utilized by a member
- Recently, as part of the annual contract review with Aetna, a new solution was proposed to the SBO:
 - CVS Health, the parent company of Aetna, created their own telemedicine option with competitive pricing
 - This option has been reviewed with the Subcommittees at prior meetings in May and June 2024
- As a next step, the SBO is seeking a recommendation from the Subcommittees on the telemedicine option for Aetna members in the future, which will be shared with the SEBC at the July 22 meeting
 - At this time, moving to CVS Virtual Health would not result in significant cost savings
 - Direct access to dermatologists through the current Teladoc offering may be valued by plan participants, due to the limited number of providers available in this specialty
- On a related note, Highmark has also approached the SBO about an enhanced telemedicine offering; this will be further discussed with the Subcommittees this fall, as a consideration for FY2026

Price comparison

- Below is the current pricing for Teladoc and CVS Health
- In addition to a lower PEPM administrative cost, the cost per claim/visit is less than Teladoc

Visit type	Current per Claim/Visit (Teladoc)	Proposed per Claim/Visit (CVS Health)
Administrative	\$0.85 PEPM	\$0.65 PEPM
Medical	\$56	\$55
Behavioral health	\$215 for the first Behavioral Health consultation with a psychiatrist \$100 for all subsequent Behavioral Health consultations with a psychiatrist; and \$90 for each Behavioral Health consultation with a Masters level therapist other than a psychiatrist	\$215 for the first Behavioral Health consultation with a psychiatrist \$99 for each medication management consultation \$85 for the first behavioral health consultation with a non-MD \$85 for all subsequent behavioral health talk therapy consultations
Dermatology	\$85	\$55; the majority skin conditions can be handled by a general practitioner

Follow up from June discussion

Aetna has provided additional information for consideration as a result of June's discussion:

- On a national basis, the practice referred out 743 total patients for all specialties for those members who utilized on demand services for 2024 calendar year-to-date
 - Of those specialty referrals, 33 were electronically referred to a dermatologist
- When referring to a dermatologist, Aetna's care coordinators chart the referral into EPIC and follow the referral until the visit is scheduled. However, Aetna does not track the amount of time between referral and visit completion
- Aetna's clinical practice is expanding their use of Rubicon, an e-consult provider. This allows Aetna's clinical practice to consult with specialists while triaging if an in-person specialist is needed and assists in ensuring high quality care is received in the appropriate setting

Next Steps

- Subcommittee to make a recommendation on whether to continue with the current Teladoc program or to make the switch to CVS Virtual Health