

The Basics of Telehealth

For most of us, getting healthcare has always meant going somewhere. Whether we go to a doctor's office, clinic or hospital, we have to leave our homes and travel. The only exception has been when a nurse or other healthcare provider travels to our homes to visit us.

Now, a new way of getting healthcare is becoming common. Called *telehealth* or *telemedicine*, it lets people get healthcare without traveling. Telehealth uses electronic devices such as phones and computers to deliver healthcare services and clinical information across distances.

This guide will tell you about:

- How telehealth works;
- Insurance coverage for telehealth; and
- How to find a telehealth provider.

How Telehealth Works

Telehealth can be a phone call in which you tell your symptoms to a doctor and get advice. Or, it can be a videoconference over your smartphone, computer or tablet. That way, the doctor can examine you visually while you talk. If medicine is needed, the doctor can send a prescription electronically to your local drugstore. E-mail and text messages also can be used for telehealth.

Telehealth can be a quick way to deal with minor but pressing health problems. Those include sore throats, allergies and skin rashes. It can be used for some mental health issues, such as depression and anxiety. Suppose you have a chronic condition, such as a heart or lung illness. Your vital signs and other facts about your physical state can be checked regularly by telehealth. Healthcare providers can follow up with you after a hospital discharge through telehealth.

Some telehealth services are offered round the clock, seven days a week. That makes it easy to get care for an urgent need. An example would be a child's fever in the middle of the night.

You may get telehealth at home. But, you may also get it in an outside healthcare setting, such as a hospital or physician's office. There you can be linked to a distant specialist. Telehealth services are available at some retail clinics, which can be found in places like drugstores and shopping centers.

Some telehealth happens in real time, such as when you meet by videoconference with a doctor. But some telehealth does not need real-time interaction. For example, your primary care physician (PCP) may take a digital picture of a rash. Then, the PCP e-mails it to a dermatologist for a consult. The dermatologist studies it, then sends a report to your PCP. Such a procedure is called store-and-forward.

Telehealth is especially useful in rural areas, where patients may live far from healthcare providers or have little access to certain specialties. But it is growing in cities and suburbs, too, because of two advantages: convenience and price. By cutting out travel time, telehealth offers convenience. It may also offer cost savings, both for insurers and you. Some insurers require no copay for a telehealth visit. Or, the copay may be lower than, for example, a visit to an urgent care center. Even if you're paying out of pocket for your healthcare, you may find telehealth cheaper than in-person care.

Not all health problems are right for telehealth. If you have a broken leg, you need it set in person. But if you're not sure, a telehealth provider can let you know whether you need in-person care.

Insurance Coverage for Telehealth

Many (but not all) states require insurers to cover telehealth the same way they do in-person services. And, more insurers cover telehealth today than in the past, even when not required by law to do so. But, not all do, and those that do may not cover all types of telehealth. An insurer may cover telehealth under one policy, but not another. Before scheduling a telehealth visit, read your health plan documents or call your member services representative. Find out if your plan covers the type of telehealth you want. Ask if there are any restrictions. Restrictions might include having an established provider-patient relationship. Or, you may be limited to a certain number of telehealth visits per year.

Medicare covers telehealth, but with [restrictions](#). Medicaid coverage of telehealth varies from state to state.

How to Find a Telehealth Provider

If you're interested in using telehealth, ask your doctor, hospital or other healthcare provider whether they offer it. Or ask your insurer: they may offer access to a telehealth service as part of your plan. If they don't, there are a number of private companies that sell basic telehealth services. The American Telemedicine Association (ATA) accredits telehealth services that offer online patient consultations. You can find their list of accredited services [here](#).

Your Action Plan: Try Telehealth

If you're ready to try telehealth, take these steps.

- If you're insured, read your plan documents or call your insurer to find out:
 - What kind of telehealth is covered;
 - What restrictions there are;
 - What your costs will be; and
 - Whether they offer access to a telehealth service.
- Ask your doctor, hospital or other healthcare provider if they offer telehealth.
- See ATA's list of accredited telehealth services [here](#).