



## Telemedicine Program Frequently Asked Questions

## **What is telemedicine?**

Telemedicine is the remote delivery of healthcare services and clinical information using electronic technology such as a telephone or videoconferencing via a smartphone, computer or tablet. With telemedicine, you can access a doctor from your home, office or on-the-go 24/7/365 using our telemedicine partner, MDLIVE.

## **Is telemedicine appropriate for every medical condition?**

No. Telemedicine is designed to handle non-emergency medical conditions. You should not use it if you are experiencing a medical emergency. In case of a medical life-threatening emergency, immediately dial 911.

## **Does telemedicine replace my regular doctor?**

No. Seeing your own doctor is preferable because s/he knows you best. But, if s/he isn't available, a virtual visit for common or chronic conditions can sometimes be a suitable substitute for a doctor's office, urgent care or an emergency room visit.

## **What are the most common conditions telemedicine treats?**

MDLIVE doctors are trained to treat a wide range of conditions. Some of the most common are:

- Acne
- Allergies
- Asthma
- Bronchitis
- Cold & Flu
- Diarrhea
- Ear Aches
- Fever
- Headache
- Infections
- Insect Bites
- Joint Aches
- Nausea
- Rashes
- Sinus Infections
- Sore Throat
- Urinary Tract Infections

## **How do I sign up?**

You can register for free using one of the following methods:

1. Visit [Excellusbcs.com/telemedicine](https://www.excellusbcs.com/telemedicine) OR
2. Call the toll free number:

**Excellus BCBS:** 1-866-692-5045

## **Do I need to have a username and password on Excellusbcs.com before I can register with MDLIVE?**

No, you can call MDLIVE directly to register by phone.

- **Excellus BCBS:** 1-866-692-5045

Or you may access MDLIVE from the Excellus BCBS website.

**If you don't already have a username, password and unique email** address when you log on to **Excellusbcbs.com/telemedicine**, we encourage you to register on Excellus BCBS website. By registering, you will be able to access the telemedicine page and can have access to the many services we offer our members.

- 1) Complete the registration process (username, password and unique e-mail address) on Excellusbcbs.com for yourself and eligible dependents. Encourage your spouse to register too.
- 2) The next day, visit Excellusbcbs.com/telemedicine to be transferred to MDLIVE to register for telemedicine online.

### **What information do I need to register?**

When you register, you'll be asked for:

- Your name
- Date of birth
- Address
- Phone number(s)
- Excellus BCBS membership ID Number
- A unique username and password
- The answer to security questions of your choice
- E-mail confirmation to your email address that you have registered with MDLIVE.

### **Can I register my spouse and children when I sign up myself?**

Yes. However, each family member will need his/her own account with a username and password. Children 18 and under must be accompanied by a parent during a visit.

### **How do I access MDLIVE for a visit once I've registered?**

Step #1: Log in as an Excellus BCBS member

Step #2: Click on telemedicine visit on the left-hand menu

Step #3: Select the "telemedicine visit" button to begin

### **I'm registered on Excellusbcbs.com, but I'm having trouble launching MDLIVE. Is there something else I need to do?**

You need to ensure that your cookies are turned on and your pop-up blocker is disabled.

If you're using Internet Explorer: Go to Tools>Pop-Up Blocker>Turn off Pop-Up Blocker.

If you're using a different browser or a mobile device: The process described above may be different. We recommend conduct an Internet search with the name of your browser/device to learn how to disable the pop-up blocker.

### **What if I don't have a computer, tablet or smartphone? Can I still use telemedicine?**

Yes, you can register and have a telemedicine consultation by phone. Simply call **Excellus BCBS at 1-866-692-5045**.

### **When can I start using telemedicine?**

You can start using telemedicine immediately after you sign up or register.

Once you have a telemedicine account, you can browse doctor profiles, view available appointment times and schedule an appointment with the doctor of your choice.

Also, be sure to fill out your medical history profile to better prepare your telemedicine doctor for your appointment.

### **When is telemedicine available?**

24 hours a day, 7 days a week and 365 days a year, even on holidays. Use telemedicine anytime you have a non-emergency medical condition, are unable to see your primary care doctor or when you simply prefer a convenient, cost-effective alternative to the emergency room, urgent care center or clinic.

### **Can I download the MDLIVE telemedicine app to my smartphone and/or tablet and make an appointment that way?**

Yes. You can download and use the MDLIVE app on your smartphone or tablet. If you access telemedicine through a desktop computer or tablet using a browser, you will need to download the VSee app first.

### **Tell me more about the doctors available when using telemedicine.**

Doctors are board certified and have an average of 15 years' experience. The doctors who participate practice primary care, pediatrics, family and emergency medicine. Doctors who provide telemedicine care through MDLIVE are licensed in the state where you are located at the time you seek care. The doctor providing the virtual visit may be your primary care doctor or another doctor, depending on who is available at the time and the provider you select for the visit.

### **Can I see my primary care doctor by telemedicine?**

We welcome our existing participating network of primary care and emergency medicine doctors to deliver this innovative service to you. While it is possible that your primary care doctor is now or soon may be a participating provider, if s/he is not available needed, you'll have access to a panel of Board-certified physicians in all 50 states.

If s/he is participating, you may be able to schedule an appointment with your doctor.

If your primary care doctor is not a participating MDLIVE provider, you may want to ask if s/he provides these services on their own.

### **If I can't see my primary care provider through the MDLIVE platform, how will my PCP be informed of my visit?**

After each telemedicine visit or consult, you have the option to request that a copy of your clinical summary be sent to your primary care doctor. You will need to verify:

- First and last name of your primary care physician
- Fax number (Prior to scheduling your consultation)

Check the box offering to send your clinical summary note.

You also have the option of downloading and printing a hard copy of the clinical summary from the patient portal. You bring the summary with you at the time of your doctor visit.

**I have a visit scheduled with my doctor soon and plan to mention our new telemedicine benefit to her. What if s/he's not aware of the program? What should I tell her?**

Our Provider Relations department has communicated with doctors in our network about our new benefit and partnership with MDLIVE. We're offering eligible physicians, (e.g., family practice, pediatricians, etc.), the opportunity to apply to participate. If your doctor wants more information, you can suggest that s/he contact his/her Provider Relations representative.

**Are appointments available for MDLIVE visits?**

Yes, when you schedule an appointment with an MDLIVE doctor, you can see if a doctor is available immediately or by appointment in the physician profile. The doctor will call you at your appointment time. If you schedule an "immediate visit," it may take up to 15 minutes for the doctor to contact you. You will also receive an email confirmation/reminder of your upcoming visit.

**How long is the average virtual visit?**

The average MDLIVE visit lasts 10 to 15 minutes. Visit length depends on your symptoms and needs.

**After I make the appointment—either for an immediate or scheduled visit—will I be notified when the doctor will visit with me?**

After you schedule a visit, MDLIVE will send you a confirmation/reminder email with your consultation date, time and physician.

**If I schedule a videoconference, how will I know when to be in front of my screen?**

The consultation confirmation email will specify that you should appear in front of your computer, tablet or phone five minutes prior to the video session. Once you sign in, you'll be taken to a virtual waiting room until the video consultation begins.

**Are visits confidential?**

MDLIVE takes your privacy very seriously and includes confidentiality as part of its code of ethics. Laws are also in place to protect your privacy. The HIPAA Privacy Rule is designed to provide a minimum level of protection. Some states have even stricter laws in place to protect your personal health information. MDLIVE can share your information with your doctor in accordance with applicable state and federal laws. For more information about MDLIVE's privacy policy, click [here](#) or go to [mdlive.com/consumer/privacy.html](http://mdlive.com/consumer/privacy.html)

**Will MDLIVE doctors have access to all my personal health information records?** No.

Your telemedicine doctor will not have access to your provider's electronic medical records. When you schedule a telemedicine visit, you'll need to enter current symptoms, medications, and any known diagnosis such as diabetes or asthma. Upon registration or anytime, you can enter your medical history as part of your record.

**How secure is the connection to MDLIVE?**

MDLIVE uses industry standard physical, technical and administrative security measures and safeguards to protect the confidentiality and security of your personal information. Specifically, the site is protected by SSL 3.0 technology, the leading security protocol for data transfer on the Internet. However, since the Internet is not a 100% secure environment, MDLIVE cannot guarantee, ensure, or warrant the security of any information you transmit to it. For more information, click [here](#) or go to [mdlive.com/consumer/privacy.html](http://mdlive.com/consumer/privacy.html).

### Can MDLIVE doctors prescribe medications?

Generally, yes. Doctors who treat patients through telemedicine visits may be able to prescribe medications (depending on applicable state laws) at the time of the visit and send prescriptions electronically to a nearby pharmacy.

- If permissible in the applicable state, doctors providing consultations for MDLIVE may prescribe a wide range of products that include antibiotics and antihistamines.
- It is important to note that MDLIVE doctors will usually limit the supply to no more than 30 days. Employees with chronic illnesses should visit their primary care doctors or other specialists for extended care.
- MDLIVE doctors do not issue prescriptions for substances controlled by the Drug Enforcement Administration, medications for non-therapeutic use, and/or medications that may have a potential for abuse or addiction.
- If you travel out-of-state, consult with MDLIVE to review whether or not prescriptions are permitted for telemedicine **in the state you're in.**

### How long does it take for my prescription to be filled?

Electronic prescribing can take up to two hours to process. First, the doctor finalizes the prescription and then the pharmacy adds it to the queue to fill it. You can call your pharmacy to determine when they received the order and when it is expected to be filled.

### How do I pay for telemedicine visits?

You can pay for a virtual visit by credit card or health savings account (HSA), health reimbursement account (HRA) or flexible spending account (FSA) card. Excellus BCBS partners with MDLIVE to share real-time member benefit information. This will ensure that MDLIVE accepts payment based on your benefit structure.

### How much does a visit cost if I have Excellus BCBS coverage?

If Primary Care Physician office visit is....	Then telemedicine program benefit cost share is....
Covered with a copay	\$10 (or equal to the PCP copay if PCP copay is less than \$10)
Covered with copay/ deductible	\$10 copay subject to deductible (or equal to the PCP copay if PCP copay is less than \$10)
Covered deductible/ covered in full	Deductible/covered in full
Covered with deductible/ co-insurance	Deductible/co-insurance
Covered with co-insurance only	Co-insurance only

Note: The flat rate for a telemedicine visit is \$40.

- If you do not indicate you are an insured member of Excellus BCBS: \$49.00 charge

- ▶ Co-payment responsibility varies by group and plan
- ▶ Our telemedicine service partner, MDLIVE, will be aware of your co-payment amount when you contact them

### What if I'm covered under my spouse's health plan and he has a telemedicine benefit? Will the co-pay above apply?

No, each contract will specify how much the co-pay is for a specific benefit. Check with your spouse's insurer to determine what that amount will be.

## **Why is Excellus BCBS offering telemedicine?**

In addition to telemedicine being a state mandate, we are always looking to bring new and innovative programs to our employees and employer groups.

Potential benefits of the telemedicine program for employer groups include:

- Lower healthcare costs by deflecting unnecessary emergency room and urgent care visits
- Decreased absenteeism and increased productivity
- Enhanced benefit and added convenience for employees, which can be an important retention tool
- Ease of use for employees while driving down employers' healthcare costs

## **Are telemedicine visits common?**

According to the American Telemedicine Association, telemedicine is experiencing significant growth as a healthcare resource in the United States. More than half of U.S. hospitals offer patients telemedicine.

## **What happens if I log on to MDLIVE and am not recognized as a member?**

Technical difficulties with logon are extremely uncommon, yet possible. If you're having difficulty logging onto MDLIVE with your subscriber ID, a message will instruct you to call **Excellus BCBS:** 1-866-692-5045

## **What happens if I get disconnected during the doctor visit? Will I have to pay twice?**

No, if you get disconnected, the doctor will contact you either by phone or secure email message. If the provider can't reach you, the initial fee may be waived.

## **What happens if I pay for a visit and the doctor determines my symptoms are not appropriate for a telemedicine visit?**

If you require a referral to a specialist or emergency room, the MDLIVE doctor will inform you that your needs are beyond the virtual visit scope of care. If the MDLIVE doctor identifies your needs as more complex at the onset of the virtual visit, the visit is refunded. If there is a discussion and sharing of information that results in a referral to another level of care, you will be charged for the visit.

## **What system requirements are required for MDLIVE videoconferencing?**

MDLIVE can be used with iPhone, Android or other smartphone applications. MDLIVE can also be accessed on computers with Windows 7, Vista, XP, or a Mac running OSX 10.6 (Snow Leopard) or higher. You will need a high-speed Internet connection, webcam with at least 1.3 megapixels and a microphone (most webcams have microphones built in). After an MDLIVE account is set up, you'll be asked to use a simple online simulation to test your setup and check if you're ready for a virtual consultation.

## **What if I don't have access to a webcam? Can I still have a visit with MDLIVE?**

Yes, telemedicine services are offered by telephone, online, or via mobile app. While MDLIVE offers multiple modes for individuals to engage in telemedicine, some state regulations mandate one mode over another.

## **Can I use telemedicine when I'm traveling out of state or outside the country?**

When you travel out of state, you may access telemedicine and be treated by a doctor who is licensed in the state where you're located at that time. The ability to offer telemedicine is

governed by individual state regulations and the Blue Cross Blue Shield Association. MDLIVE provides telemedicine in every state except Arkansas, where it is prohibited. When traveling to another state, contact MDLIVE to understand the coverage permitted by law in that state, (e.g., in some states prescriptions are not permitted by telemedicine.) MDLIVE services are available for advice only for members who are traveling outside the U.S. (prescriptions are not permitted). MDLIVE is active in all U.S. territories and the Virgin Islands.

**If I don't currently have a primary care doctor, can I still use this benefit?**

Yes, you can still use the benefit. MDLIVE will encourage and work with you to connect with a primary care doctor for any follow up.

**What if the spouse or dependent of an employee has coordination of benefits (COB)?**

If your spouse or dependent has other primary insurance, one of two things will happen. If that primary insurance has a contract benefit for telemedicine services through MDLIVE, then MDLIVE will submit first through the primary insurance carrier and balance bill the difference to Excellus BCBS. Member cost share will depend on what type of plan s/he has. If the primary insurance carrier does not have a telemedicine benefit through MDLIVE, the spouse/dependent will be responsible first for the upfront \$40 cost and may submit the bill to his/her primary insurance for either a denial or any type of contract benefit. The spouse/dependent will then need to submit a paper claim form to us after receiving the denial or payment balance so that we can then pay appropriately.

**What if the MDLIVE doctor says I need to have a lab test or X-rays? Can s/he order them?** The MDLIVE doctor would not order the lab or test directly. As part of the MDLIVE visit, the telemedicine doctor would make a note recommending you see your primary care doctor to order a lab test or an X-ray, if appropriate. You will have a record of the recommendation at the conclusion of the visit. If you have provided MDLIVE with your primary care doctor's contact information, the doctor will receive a visit note via secure fax upon member request. Members are responsible for making an appointment with their primary care doctor for follow up. You and your doctor would make arrangements for the lab test or X-ray.

**Will MDLIVE write an excuse for school or work for illness or injury?**

No. You can print the receipt for your visit which may satisfy your documentation for school or work. We suggest speaking with a school or employer for their specific requirements.

**Why can't I add my pharmacy when I register?**

You may not have the functionality to 'Add' a pharmacy because you could be located at an address other than your primary address during a doctor visit. The MDLIVE pharmacy list is based on the member's current location. MDLIVE uses the Internet Protocol (IP) address of the member's device to geo-locate him or her. Based on that location, it pulls up a list of all pharmacies around that ZIP code. You can select a listed pharmacy or change to another.

**I don't see a place to enter a unique password for my dependent under the "Add Dependent Button" on MDLIVE.**

When a member registers with his/her unique username and password, h/she can then "add dependent."

You will be asked to provide the following information for a dependent and/or spouse:

- Name
- Address
- Date of birth



- E-mail address
- Unique username

Using the email address for each individual, the dependent/spouse will receive a confirmation e-mail and asks him/her to create a unique password. Dependents and/or spouse are also asked to confirm the registered member's access. Once confirmed, you can act on the behalf of the dependent/spouse to schedule a consultation. Dependent children 18 and older and spouses can also register independently for telemedicine. A parent must be present at a doctor visit for dependents under age 18.

**I did a telemedicine visit and was prescribed medication. However, after taking it for several days, I don't feel much better. What should I do?**

If you're not feeling better three days after your telemedicine visit, please schedule a follow up telemedicine visit. You may be charged for this visit. You can also send the telemedicine physician a secure message via the patient portal message section for clarifying type questions. For example, "Doctor, I may have missed this during my consultation: when should I start to feel better?"

**I registered for telemedicine and found it quite easy. However, after I hit "add," I needed to edit something in my provider information. Now, I can't seem to find an edit feature for info already included and/or a way to delete a listed doctor. What should I do?**

Once you're registered, you can add or edit the contact information from the MDLIVE welcome page following these steps:

1. Log into Excellusbcbs/telemedicine.
2. Click on the red circle with a heart icon that says My Health.
3. From the My Health menu bar, click on the My Providers icon on the blue menu bar.
4. Click on the green button to edit your current doctor or add a new one.
5. You'll need your provide doctor's first and last names, practice name, and his/her phone and fax numbers.

**Is parental or guardian approval for telemedicine visits with anyone under the age of 18 required? What is the process? How is kinship or guardianship verified?**

Yes, the parent should speak on the minor's behalf. At any time after verifying with the parent, the doctor can ask to speak with the minor child. Kinship is verified verbally.

**Are there states in which telemedicine visits with pediatric patients are limited by age? For example a state won't permit a visit with a patient less than 3 years of age? How does MDLIVE manage the rules and compliance with these state by state regulations?**

No, there are no state regulations.