

Chubb HealthBeat

Telemedicine

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Telehealth has the potential to deliver more than \$6 billion a year in annual healthcare savings to U.S. employers.

Source: Towers Watson 2014 study

Introducing HealthBeat. Your source for the latest trends in healthcare.

Businesses want to keep employees healthy and safe, but despite their best efforts, injuries can occur. Employees can get hurt on the job, resulting in missed work, decreased productivity and long and costly worker's compensation claims. In addition to the initial medical evaluation for minor injuries, ongoing quality treatment may be difficult to get to or cause workers to miss even more work. But it doesn't always have to be this way.

New trends in healthcare, such as telemedicine, are changing the way employee injuries are diagnosed and treated. That's why we want to ensure that we not only are your source in the latest trends in healthcare, but that we stay one beat ahead of them. Presenting HealthBeat—a new source of healthcare information that will forever change the way we do business.

What Is Telemedicine?

We've all heard of telecommuting and teleconferencing. Telemedicine uses these same principles of applying technology to advance real-time progress and bring together people or groups who are in different locations. In this case, it connects injured or ill employees and healthcare professionals or teams remotely for

the purpose of diagnosis and treatment—whether in a hospital, clinic, at home or in the workplace. In this issue, we'll dive deeper into telemedicine in the workplace—as it relates to worker's compensation claims.



How is telemedicine changing the way workplace injuries are handled?

Traditionally, most injured workers would leave work to be evaluated at a hospital, doctor's office or other healthcare facility. This could take hours before the employee is seen, that is, if they are even seen that day.

With telemedicine, many employees are able to be triaged by a medical provider and get an immediate evaluation for minor injuries without ever leaving the workplace. If needed, physical therapists are now able to work with injured employees to educate and monitor the progress of their exercise programs while they're still at work, ultimately improving the quality of healthcare treatment



60%
of millennials—
the largest
segment of
today's
workforce—
support the
use of
telemedicine
to replace
in-office visits.

Source: Salesforce survey: "The State of the Connected Patient 2015"

Challenges To Telemedicine In Worker's Compensation Cases

While telemedicine provides definitive advantages to employees and businesses, there are some barriers, which prohibit its use in some cases, including:

- State regulations - in some states, physicians can only prescribe medications after examining a patient in person
- Reimbursement issues - not all states have adopted fee schedule rates for reimbursements
- Potential litigation - this type of service delivery may not be fully supported by attorneys representing injured workers
- Technological limitations - internet access and connectivity may be an issue in some areas
- Comfort level - some injured workers may be more comfortable receiving their evaluation and care in a clinical setting

A Growing Trend



Telemedicine is changing the way worker's compensation claims are handled. And while this technology is still in its infancy stages of development, it's already making a mark. Chubb's managed care partner (Corvel) has seen growth in telemedicine visits of ten times in just one year—with 15% of all visits being telemedicine through the Nurse Triage process.

Telemedicine is opening doors by providing greater access to physicians and medical services, which are sometimes not readily available within a certain demographic area. Remember, telemedicine should never be used in place of in-person evaluations when needed to ensure workers receive the appropriate care, but it is a quality alternative for many. All in all, telemedicine is resulting in improved healthcare with quicker diagnosis and avoidance of time away from work as well as possible savings that are realized through lower cost triage and consultations.

Source: Studies of Health Care and Economics, 2013

Is telemedicine right for your business?

Download this simple worksheet to determine if telemedicine may be right for your own business or that of your insured.

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Is Telemedicine Right for Your Business?

The number of large employers offering telemedicine is expected to jump from 70% to 90% in the next year.

Source: National Business Group on Health, 2016 Survey

Ask yourself the following questions in order to evaluate whether or not telemedicine would be an appropriate option at your workplace.

1. Are your employees' injuries mostly from slight abrasions, contusions, dermatitis and minor musculoskeletal work-related injuries?

2. Is there a private room for Telemedicine consultations to take place in your workplace?

3. Is your workplace open beyond regular hours and/or weekends?

4. Is there stable internet connectivity in your workplace?

5. Do you work in one of the many states or the District of Columbia that supports telemedicine for the treatment of workplace injuries? If you're not sure, contact your workers compensation representative.

6. Is your business in a rural area where some advanced or specialty health care options are inaccessible or inconvenient?

7. Do you want to increase your employees' productivity, improve their recovery time and save money benefit costs?

If you answered yes to all of these questions, telemedicine may be the right option for your business. Talk to your insurance representative for more information.

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