The Evolving Role of Telehealth Benefits in a Post-COVID World

How Employers Can Meet Expectations of Today's Workforces While Controlling Costs, Improving Productivity

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COVID-19 has fundamentally changed the way Americans access healthcare.

When the country shut down in March 2020, telehealth became the new standard, as it provided a safe way to access healthcare without stepping foot in a doctor's office or emergency room. Almost overnight, the virtual model exploded in utilization. Popularity soared, too.

Pre-pandemic, telehealth was most often used for urgent care – treatment of colds, flu, minor injuries and such – but it soon became clear that telehealth is more than a stop-gap solution. More than 18 months since COVID-19 began its sweep across the globe, utilization remains high, and its scope has expanded dramatically.

Telehealth now provides solutions for mental healthcare, primary care and chronic disease management – areas where provider shortages have restricted access and increased direct and indirect costs for employers.

Moreover, employees clearly prefer telehealth. With remote work now the norm, they're enjoying a new level of flexibility and freedom in their work life – and they want the same thing from their healthcare. Said simply, virtual care is no longer a "nice-to-have." It is now a must do.

For businesses, expanding telehealth benefits is a win-win. *Amid ballooning health insurance expenses, virtual care drives down health costs, reduces time away from work and improves employees' health and productivity.*

The Healthcare Model of the Future

Telehealth's efficacy is well-studied and reported, but it took a pandemic to put the model on the map in a meaningful way.

Prior to COVID-19, virtual visits made up fewer than 0.01% of all ambulatory visits. **By mid-April 2020 – just one month after the nation's shut down – virtual care represented nearly 70% of these visits.**[1]

While utilization leveled out as the vaccine became widely available, telehealth's long-term trajectory is strong: A July 2021 report from McKinsey & Co. shows that telehealth use has stabilized at levels 38 times higher than before the pandemic,[2] and Doximity reports that up to $106 billion of current U.S. healthcare spend could be virtualized by 2023.[3]

There are many reasons for this, including strong consumer preference. A March 2021 Sykes survey shows nearly 88% of Americans want to continue using telehealth for nonurgent consultations after COVID-19 has passed, with 85% reporting it has made it easier to get the care they need.[4] A report from Accenture reinforces these results: Telehealth patients felt care was more personal, timelier and more convenient, and nine out of 10 patients reported care quality was as good or better than before.[5]

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***Clinicians are on board, too, with 77% of providers saying that nontraditional care venues, including telehealth, are maintaining or improving patient health outcomes.*[6]**

Virtual care is now a mainstay of U.S. healthcare, and it's evolving right in step with consumer wants and needs. As necessity is the mother of invention, telehealth has become a model of choice for mental health services, primary care and chronic disease management – areas where traditional healthcare falls far short.

Improving access to care is a clear key advantage of telehealth – but it's just one of many benefits. For business owners forced to spend more and more money each year on healthcare, the potential for cost-savings and improved productivity at work – not to mention the opportunity to give employees the healthcare they want and need – make virtual care a No. 1 priority.

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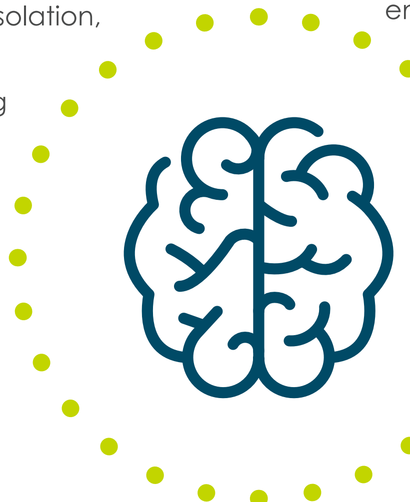
A New and Better Way to Address Mental Health Needs

The rise in mental health conditions alongside COVID-19 has been billed a dual pandemic. Conditions like anxiety and depression have been exacerbated by the stress of the pandemic. Meanwhile, fear of illness, isolation, financial distress and the constant spring of alarming news have created new-onset behavioral health issues that will affect people long after the virus is under control.



Indeed, more than four in 10 Americans have been affected in negative ways: **A June 2020 Centers for Disease Control survey revealed a whopping 40.9% of respondents reported they were suffering from a mental or behavioral health condition,[7]** and research from Kaiser Family Foundation shows 45% of Americans report COVID-19 is harming their mental health.[8]

45%

of Americans report COVID-19 is harming their mental health.

Pandemic aside, America was experiencing a mental health crisis long before COVID-19.

Over the past few decades, mental and emotional challenges have been rising steadily, seeping into homes, communities and businesses. At the same time, access to mental healthcare has long been a problem. A critical shortage of providers, extremely narrow networks, lengthy wait times and prohibitively high out-of-pocket costs create major barriers to care – even for people whose health plans include mental health benefits.

In fact, a federal report shows only 62% of U.S. psychiatrists accept insurance,[9] and a Milliman study revealed **people seeking mental health services are more than five times more likely to seek care from an out-of-network mental health professional than for medical or surgical services.[10]** Without any relief from insurance coverage, the cost of mental healthcare becomes a significant obstacle.

Meanwhile, mental health conditions take a real and costly toll on businesses. Depression alone accounts for 200 million lost workdays each year, costing employers as much as $44 billion in lost productivity.[11]

U.S. businesses lose more than 200 million workdays each year due to mental health conditions.

While these numbers are staggering at the macro level, employers may not realize how mental health challenges are affecting their individual businesses. Beyond losses in productivity due to absenteeism and presenteeism, **it's estimated that an employee with depression has an annual average healthcare cost of more than $10,000** – more than twice the cost of an employee without depression ($4,584).[12]

As telehealth has taken hold in the U.S., employers are now turning to virtual care to address the mental health needs of their staff. Not only does the virtual model overcome barriers of traditional care, but the American Psychological Association reports it's just as effective as in-person care in treating common issues like depression and anxiety[17]– issues that pummel productivity and often affect physical health.

What's more, telehealth is now an accepted – and even preferred – platform for mental healthcare. Not only do patients report feeling more comfortable talking to a provider via video than in person, but utilization has skyrocketed. Prior to 2020, 1% or fewer of all behavioral health visits were virtual. When the pandemic spiked in spring 2020, as many as 75% of behavioral health visits among commercially insured patients were handled via telehealth.[18]

Investing in behavioral healthcare is absolutely worthwhile for employers: for every $1 in mental health treatments, there is a return of $4 in increased health and productivity.[19]

Mental health issues are disproportionately affecting Generation Z and Millennials, who make up a large and growing percentage of today's workforce. Indeed, Gen Z is the most depressed generation: in 2019, 91% of Gen Z survey respondents reported a physical or emotional symptom due to stress and mental illness in the prior year.[13] Likewise, **Millennials have seen a 47% increase in major depression diagnoses since 2013.**[14] Sadly, a report from NRC Health reveals both generations were most likely to say their mental health significantly worsened during the pandemic.[15]

If there's a silver lining, it's that Gen Z and Millennials also are more likely than other age groups to seek appropriate treatment. In fact, they are demanding their employers offer resources to address their mental health needs.[16]

A Return to Primary Care

As the Benjamin Franklin saying goes, an ounce of prevention is worth a pound of cure. In this case, regular preventive and primary care services – like annual wellness visits, vaccines, screenings and labs – are directly linked to better health outcomes and lower costs.

Every $1 invested in primary care yields $13 in savings in downstream costs.

With regular primary care, providers can identify health problems early on and intervene before serious and costly issues arise. In the U.S., only 4-7% of all healthcare dollars are spent on primary care, but research has shown that every $1 invested in primary care yields $13 in savings in downstream costs.[20] Other reports link increased primary care spend to fewer emergency department visits, total hospitalizations and hospitalizations for ambulatory care-sensitive conditions.[21]

Moreover, a wealth of studies across the medical literature connects access to primary care with positive health outcomes,[22] and research reported in JAMA shows a direct link between the number of primary care doctors and an increase in life expectancy.[23]

It's clear that primary care providers play a critical role in improving health while reducing costs, but they can only play that role when people have access to care. According to the American Association of Medical Colleges, the nation could be short 121,900 physicians – including a shortfall of up to 55,200 primary care physicians – by 2032.[24] **The shortage is expected to get worse, as fewer medical students are choosing to pursue careers in internal or family medicine.[25]**

55,200

primary care physicians short in the nation by 2032

At the same time, healthcare demand in the U.S. is growing at an unprecedented rate, which is only compounding the primary care crisis. This means that even the most robust health plans can't guarantee easy or convenient access to primary care.

Without easy access, people miss out on preventive care that can improve their health and bring costs down – but it doesn't stop there. This lack of access can actually drive costs higher. Patients may seek treatment at the ER for non-emergent health issues that could be addressed in the primary care setting. Worse, they may delay medical care altogether until minor health issues become major problems – and are far more expensive to treat.

Virtual primary care has emerged as a silver-bullet solution to the provider crisis. What's more, virtual primary care meets employees' expectations for convenience, safety and flexibility. Indeed, a survey on virtual primary care showed that patients found telemedicine visits to be effective for their primary care needs. More impressive, a majority of respondents said they would prefer to use telehealth rather than in-person visits in the future.[26]

Like other forms of telehealth, virtual primary care benefits employers, too. Per-visit costs are lower, out-of-office time is reduced and long-term health expenses go down.

A Chronic Driver of Health Costs

Primary care is particularly important when it comes to managing healthcare costs and outcomes for people with chronic conditions.

The CDC reports that six in 10 U.S. adults have a chronic disease, and four in 10 have two or more chronic conditions.[27] Employers nationwide are feeling the burn: **chronic conditions are the leading drivers of healthcare costs for businesses.** Five chronic diseases or risk factors – high blood pressure, diabetes, obesity, smoking and physical inactivity – cost U.S. businesses $36.4 billion a year because of employee absenteeism.[28]

Costs of Chronic Disease:

- *Heart Disease and Stroke:* ***$352 billion***[30]
- *Type 2 Diabetes:* ***$327 billion***[31]
- *Obesity and associated chronic conditions:* ***$1.72 trillion***[32]

Virtual chronic disease management can improve outcomes for patients while also mitigating costs for both businesses and employees. The model has already shown its value: Evidence prior to COVID-19 shows that telehealth solutions deployed for chronic populations can improve total cost of care by 2-3%.[29] The actual opportunity is likely more significant as telehealth continues to reinforce its place as the new normal.

Telehealth Bends the Cost Curve Down

It's no secret that healthcare costs are out of control. That was the resounding theme in a recent Kaiser Family Foundation survey of top executives of large businesses. Nearly **90% of them said costs are excessive and the healthcare spending burden would become unsustainable in the next five-to-10 years.**[33] They also indicated the pandemic shined a light on major problems with the current healthcare system, including high costs, incomplete coverage, limited access to care and a host of other issues.

The issue truly is pressing. As of 2020, premiums had increased 55% in the last 10 years – a rate at least twice that of inflation (19%) and wages (27%).[34]

Companies still shoulder the lion's share of the bill, but the constant rate increases have forced them to pass more costs along to their employees. In 2020, employees paid an average of $6,797 toward the cost of family coverage.[35]

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Employees are being impacted in major ways. An analysis by the Council for Affordable Health Coverage and Willis Towers Watson shows the high costs of healthcare are diminishing take-home pay and eating up most or all compensation growth in recent years for many workers. In other words, pay raises are being absorbed by higher insurance premiums, leaving little or nothing to add to employees' paychecks.[36] Of course, this leads many workers to feel disgruntled, impairing their ability to bring their best self to work and dragging down their productivity.

Expanding virtual health options is a boon for businesses and employees alike. Telehealth enables employers to offer high-value, lower-cost health services. And when it comes to behavioral health and primary care, it also removes obstacles to services that will improve employee health and well-being at home and at work – now and in the future.

From a short-term cost perspective, the benefits are clear. A telehealth visit averages about $40, a considerable savings over a face-to-face visit, which runs around $79.[37] **Moreover, it takes an average of 121 minutes every time an employee seeks in-person care. This includes 36 minutes of travel time and 87 minutes at the doctor's office or clinic – and only 8-12 minutes with a provider.**[38] On the flip side, employees can connect with a telehealth provider quickly and easily from a computer or mobile device. There are no costs for travel, parking, childcare or time off from work.

Over the long haul, employers who provide a range of telehealth benefits will enjoy significant downstream savings, lower rates of absenteeism and presenteeism and improved employee productivity.

It's What Employees Want and Need

Employees are largely dissatisfied with today's healthcare system – and not just because the costs are gobbling up a big share of their paychecks.

Just as employers don't want them spending two hours away from the office for a doctor's appointment, workers don't want the hassle of traveling to a clinic and waiting around to spend 8-12 minutes with a doctor. Amid COVID-19, it's a nuisance they will no longer tolerate.

Today, many employees continue to work from home. They've become accustomed to DoorDash and Uber. They can watch newly released movies from home and get groceries delivered in an hour. Likewise, countless people have now received virtual care from the comfort of home – with high satisfaction and quality health outcomes.

75% of patients expect virtual care to be a standard part of their care moving forward.

To put a finer point on it, a recent survey revealed 75% of patients expect virtual care to be a standard part of their care moving forward, and 50% of them would switch providers to have regular access to virtual care.[39] This is especially true for digital natives including members of Gen Z, who came of age in the smart-phone era, and Millennials, who grew up during the internet explosion.

Considering the staggering costs of attrition, employers should take note. Studies estimate that every time a business replaces a salaried employee, **it costs an average of six-to-nine months' salary to replace that worker. For a manager making $60,000 a year, that's $30,000 to $45,000 in recruiting and training expenses.[40]**

Gallup reports that Millennials – who make up the largest share of today's workforce – are particularly prone to job-hopping, which creates an expensive liability for their employers.[41]

Employers must do all they can to keep their staff happy at work. Since employees consistently rank healthcare as the most important benefit at work, companies must ensure their health plan meets the needs and expectations of their workforce. And for today's workforce, that means offering a robust virtual care program.

MeMD's Virtual Care Solutions Meet Business Needs

Designed with the demands of today's businesses in mind, MeMD's suite of telehealth solutions give companies more control over spending, provide a simple, low-cost way to improve employee health and productivity and ensure businesses offer the benefits their workforces want most.

Virtual Primary Care

Improve access to preventive care, rein in spending on chronic conditions, redirect visits away from emergency rooms and urgent care, and help employees stay healthy.

- National team of board-certified, NCQA-credentialed providers
- Members can choose their own provider and schedule in as few as 24 hours
- Virtual wellness visits once a year
- Physical exams, labs, vaccines, imaging and diagnostics with vetted partners nationwide
- Diagnoses, prescriptions and medication management for straightforward mental health conditions
- Ongoing management of chronic conditions
- Treatment for men's and women's health concerns including erectile dysfunction, low sex drive and menopause
- Smoking cessation, weight loss and hair loss
- Specialist referrals and dedicated care navigation
- Prescription discounts
- 24/7, on-demand urgent care for common illnesses and injuries

Teletherapy

Give workers the support they need to deal with acute or lifelong mental and emotional struggles – and to mitigate the costs of absenteeism, presenteeism and increased spending on physical health issues.

- National provider team includes licensed professional counselors, licensed clinical social workers, licensed marriage and family therapists, and other equivalent licensed professionals.
- Available for members 18+
- Visits may be scheduled in as few as 48 hours
- Provider develops a treatment plan to address the member's specific needs
- Appropriate for depression, anxiety, marriage and family problems, interpersonal issues, eating disorders, grief and other mental health problems
- Members connect with a provider from a computer or mobile device

Teen Therapy

Give employees peace of mind by helping their children connect with appropriate treatment; youth are suffering more than ever before from serious and life-threatening mental health issues.

- National team of state-licensed, NCQA-credentialed mental health providers specializing in child and adolescent therapy
- Available for youth ages 10-17
- Parents can connect their children to a therapist in as few as 48 hours vs. weeks or months – a critical need for kids in crisis
- Therapist designs a detailed treatment plan with specific benchmarks and frequent check-ins to ensure progress and improvement
- Providers treat depression, anxiety, eating disorders, bullying, peer conflict, drug and alcohol use, self-harm behaviors and other common adolescent issues
- Sessions are conducted through video

Telepsychiatry

Provide employees with urgently needed services and medications to address long-term mental health challenges, treat new-onset issues brought on by the pandemic, curb spending on comorbid conditions and improve productivity and morale.

- National provider team of state-licensed, NCQA-credentialed doctors of medicine (MDs), doctors of osteopathic medicine (DOs) and psychiatric nurse practitioners
- Available for members 18+
- Visits may be scheduled in as few as 48 hours
- Visits take place via computer or mobile device
- Providers use talk therapy, medications, psychosocial interventions and other treatments as needed
- Appropriate for depression, anxiety, substance abuse and addiction, trauma, mood disorders and a host of other mental and emotional concerns

Explore Options

Employers can enjoy financial and operational advantages while providing their workforces with the care they demand. MeMD's comprehensive virtual care solutions go well beyond what's available on the market today:

- Robust yet flexible options
- Seamless and hassle-free program integration
- Insurance connectivity with real-time benefit eligibility and deductible tracking

The Self-Insured Opportunity

MeMD's virtual care solutions are especially beneficial for companies that self-insure, providing more control over healthcare expenses, more transparency into true costs, lower per-visit fees on every single visit and the opportunity to redirect costly ER and urgent care visits to telehealth.

Consider that every avoided ER visit can save self-insured companies \$300-\$1,500.[42] Even just 10 redirected visits can add up to \$15,000 in savings. Multiplied across an entire workforce, the potential savings are enormous.

MeMD handles claims submission and provides a wealth of other perks for self-funded businesses.

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