

# Preparing for a Telemedicine Appointment

Wednesday May 27<sup>th</sup>, 2020 @ 10:00am

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# Telemedicine = Telehealth

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# Preparing for a Telehealth Appointment

The COVID-19 pandemic has thrust Telehealth into the mainstream.

For the first time in history there are more Telehealth appointments than regular office visits.

This is a major shift in the way healthcare is delivered, which poses new challenges for both patients and medical providers.

This makes it more important than ever to prepare for your appointment beforehand.



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# Preparing for a Telehealth Appointment

Today we will discuss a number of ways to take advantage of virtual healthcare visits, from routine checkups to visits with specialists and visits with urgent care clinics and emergency rooms.

The following tips should help you navigate your Telehealth appointment with your doctor, therapist, or other healthcare provider, to ensure that you receive the care you need.



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## Preparing for a Telehealth Appointment – Outline

1. Talk to your insurance company about coverage and copays, and verify with your provider that s/he accepts your insurance
2. Write down your symptoms
3. State your pre-existing conditions and all of your medications, supplements, and drug allergies
4. Keep medical devices close by
5. Write down your questions in advance
6. Find a quiet spot for your appointment
7. Prep your computer technology before the appointment
8. Be ready for an in-person follow-up appointment if necessary



## Preparing for a Telehealth Appointment – Tip #1

### Verify Coverage with Your Insurance Company & Provider

Avoid unexpected bills by checking with your insurance company to see if Telehealth appointments are covered, and checking with your provider that he or she accepts your insurance.

Medicare is now covering Telehealth, and some states are requiring insurers to cover it. However, some insurance companies may limit coverage only to problems related to COVID-19.

Even when there is coverage for Telehealth appointments, you still may get a bill for a copay.

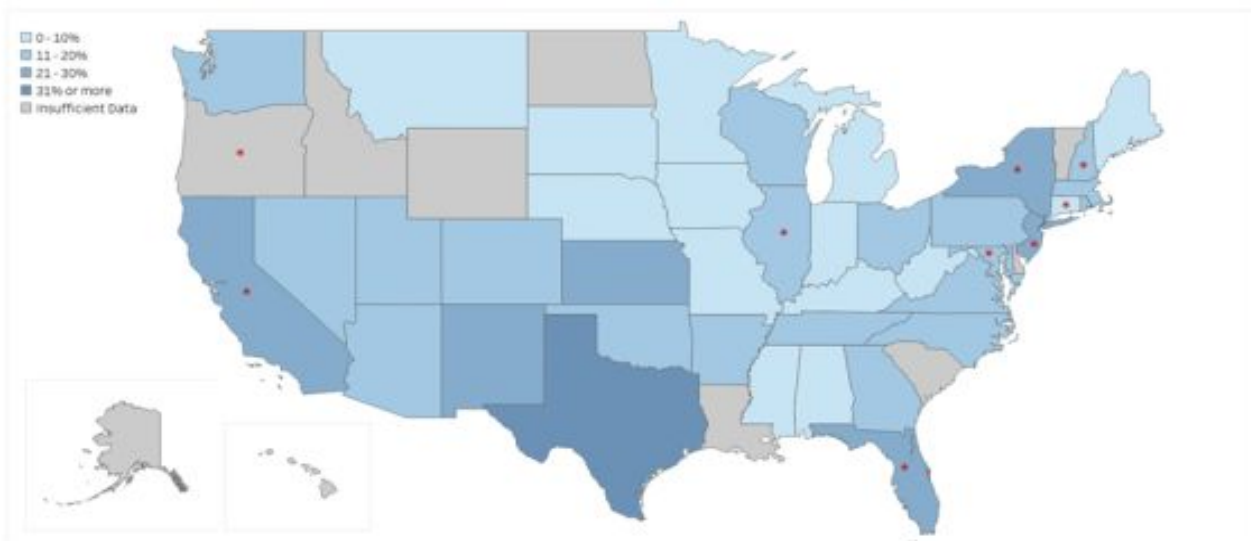


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Figure 3

## On Average, 18% Of Emergency Department Visits Result In At Least One Surprise Bill, But The Rate Varies By State

Among people with large employer coverage, the share of emergency visits with at least one out-of-network charge (2017)

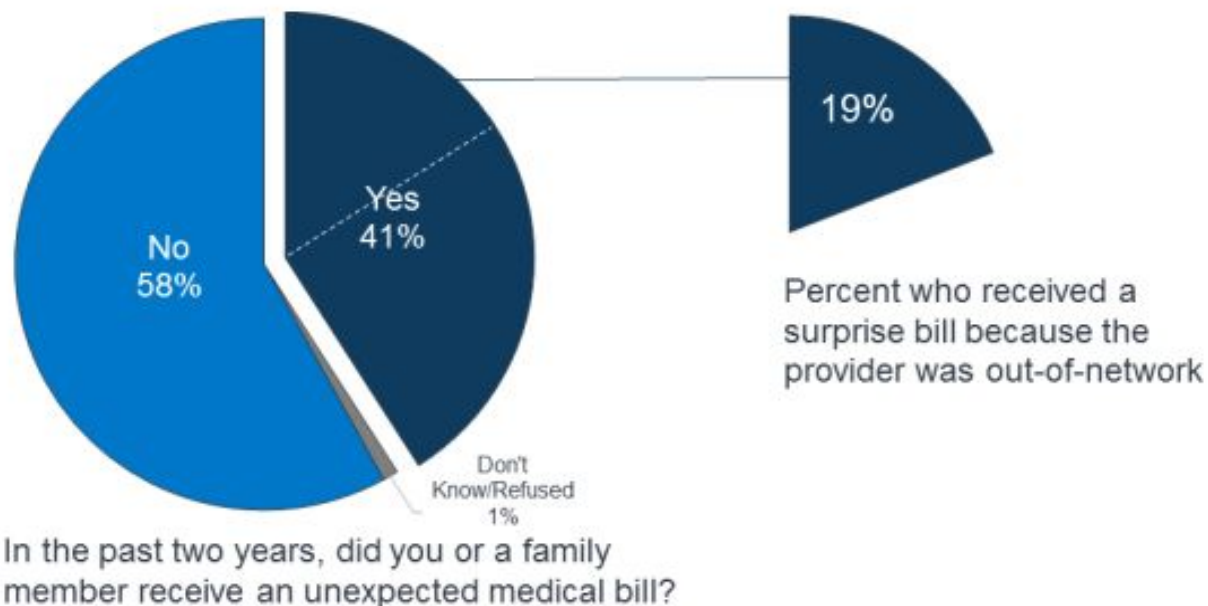


\* These nine states have enacted comprehensive laws to address surprise bills, but the issue persists in these states since the majority of people with private insurance are covered by plans that can only be regulated at the federal level.

SOURCE: KFF analysis of IBM MarketScan 2017 data

Figure 1

## One in Five Insured Adults had a Surprise Medical Bill in the Past Two Years



NOTE: Percentages based on adults ages 18-64 who have insurance.

SOURCE: KFF Health Tracking Poll (conducted April 11-16, 2019). See topline for full question wording and response options.



## What is a surprise medical bill (also called a “balance bill”)?

When an out-of-network provider (eg, physician, ambulance company, or medical laboratory) bills you for the remaining cost of service that insurance did not cover. Many states now have laws that prevent surprise billing.

### Common causes of surprise billing



#### Laboratory services

Your doctor orders special tests that require the use of an out-of-network laboratory.



#### Visit to the emergency room

The hospital is an in-network facility, but the doctor caring for you is out of network.



#### Surgical procedure

The surgeon is in network, but the anesthesiologist or assistant is out of network.

### Tips for avoiding surprise billing

- ✓ Verify with your provider that they and those they work with are in network.
- ✓ Verify with your insurer that your provider is covered under your plan.
- ✓ Ask your insurer what your coverage is when out of network.
- ✓ If your doctor orders a procedure, ask what they might charge.
- ✓ If they order specialized tests, ask if they can use an in-network laboratory.
- ✓ Make a list of emergency facilities that are in network.
- ✓ Check to see if ambulance service is part of your plan.

*N. Reback*

## Preparing for a Telemedicine Appointment – Tip #2

### Write Down Your Symptoms

If you are sick, you need to provide as much information as possible during your telehealth appointment. Make a list of all your symptoms, and how long each one has been present.

For instance, if you have or had a fever, be ready to state how long the fever has been present, what the highs and lows of the fever have been, and any medications you took to reduce the fever.

If you have a visible symptom, such as a rash, take a photo or be prepared to show the rash to the doctor using video-conferencing.



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## Preparing for a Telehealth Appointment – Tip #3

### Mention Your Pre-Existing Conditions

For new patients, Telehealth visits should involve in-depth reviews of pre-existing conditions, just like a regular office visit.

Even if you are an established patient, most providers will conduct a brief evaluation for any changes to your medical history.

Also expect to be asked to list all of your medications, supplements, dosages, how often you take them, and when they were started, as well as any drug allergies.

Be prepared to provide a comprehensive picture of your medical history and current health status so your provider can fully evaluate your condition.



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Melatonin 10mg - QPM

Ferrous Sulfate 325mg - QPM

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Reorder/Changes: 1-800-972-3505, [www.patientadvocatealliance.com](http://www.patientadvocatealliance.com)

## Preparing for a Telehealth Appointment – Tip #4

### Have Your Medical Devices Close By

If you have a thermometer, blood pressure monitor, glucometer for measuring blood sugar levels, heart monitor, or even a bathroom scale, have it close by during your Telemedicine appointment.

Your provider may request a current measurement during the appointment, and you don't want to waste time retrieving these devices during the call.

It is advisable to take a reading from each device prior to your appointment, in order to discuss with the doctor.



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## Preparing for a Telehealth Appointment – Tip #5

### Write Down Questions

Before your appointment, make a list of all your questions.

It can be easy to forget your questions or to get side-tracked during the call, so you want to have these on hand in order to ensure that all of your concerns are addressed.

Have a notepad handy, too, in order to write-down the doctor's responses.

The critical pieces of information to extract from the visit are any suspected diagnoses, the agreed upon plan of care, and any specific instructions.



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## Preparing for a Telehealth Appointment – Tip #6

### Find a Quiet Spot

The goal should be to reduce distractions during your appointment.

You don't want to be interrupted by anyone else in the house, the lawnmower, or the dog.

In addition, turn off the TV and the radio so there won't be any ambient background noise.

Consider using 'earbuds' or headphones to further reduce outside noise during your call or video-conference.



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## Preparing for a Telehealth Appointment – Tip #7

### Prepare Your Devices **Beforehand**

Telehealth requires technology. Whether it's a cell phone, laptop or desktop computer, make sure it's fully charged or plugged in, and you have a reliable internet connection.

Make sure the lighting is good in the location you want to use so the provider can see you clearly.

It is critically important to download the software program or 'App' required by the medical provider before the appointment begins, and set up your account or login information. (The telehealth provider will give you instructions beforehand.)



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## Preparing for a Telehealth Appointment – Tip #8

### Be Ready For An In-Person Appointment

Telehealth appointments are extremely helpful for patients and doctors, but there are some situations that necessitate an office visit.

Don't be surprised if you are asked to make a follow-up appointment in the office, or if urgent, to go to the local ER.

If an office or urgent visit is needed, remember to bring your notes from your Telehealth appointment, so you can advise your doctor on the information you received during the virtual call.



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## Preparing for a Telehealth Appointment - Summary

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## Final Thoughts....

All information shared during your Telehealth appointment is enforced by HIPAA laws.

This means that your private health information should be protected, just as if you were in the doctor's office.

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## Questions?

We would be happy to take your calls and emails should you think of a question at any point in the future.

We can be reached via our website:

<https://patientadvocatealliance.com>

On our website you can also find a number of things you may find useful, including information about our medication cards and you can sign up for our regular blogs about various issues related to patient advocacy and medication safety.

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