

Emerging Healthcare Trend: Telemedicine

November 24, 2013 by [The Western PA Healthcare News Team](#) [Leave a Comment](#)

The Direct Impact of Telemedicine on Businesses & Individuals

By Jeff Marks

The New Year will mark the beginning of the biggest changes in healthcare with the onset of the Affordable Care Act. Twenty – 30 million people will soon have the option of obtaining health insurance, leading to longer wait times at doctors' offices and an increase in doctor demand.

The rules have changed, and so will the design of health plans and the number of those purchasing them. While employers continue to seek healthcare solutions that comply with new regulations, many have either dropped medical insurance completely or altered benefits' packages, often resulting in plans with higher deductibles and/or co-payments. While they may believe they are saving on costs, they may not have considered how the new healthcare program will impact employees. Higher deductibles and/or co-payments and the inconvenience of getting the desired healthcare will result in increased time out of the office. More sick days means less productivity, ultimately resulting in higher business costs. This already costs the U.S. economy an estimated \$84 billion each year.

A smart healthcare program that addresses these important business concerns and provides a strong benefits plan for a healthy and more productive workplace is crucial. **Telemedicine is an emerging healthcare solution that addresses these issues and directly impacts both businesses and employees.**

Telemedicine offers 24/7 access via phone and online to board-certified doctors 365 days a year. When the American Medical Association notes as many as 70 percent of all doctor visits can be handled over the phone, diagnosing and treating common health issues such as colds, flus, respiratory infections, allergies, pink eye, headaches, stomach aches, asthma and more is a smart and convenient solution. Furthermore, when employees can talk to a doctor, seek treatment and obtain a prescription from their desk within an hour, the convenience of telemedicine plays a substantial role in its success. More than eight million consumers in America are currently receiving a telemedicine benefit through their employers, including many Fortune 100 companies. Towers Watson indicated that 17 percent of all businesses will use telemedicine by 2013 and another 27 percent by 2014 and 2015. As more businesses utilize the program, the quicker it will be seen as a "best practice" healthcare solution.

Employers are particularly attracted to telemedicine because it reduces absenteeism, overall healthcare costs, and shows significant ROI quickly – far quicker than their wellness programs. Last year, more than 91 percent of all calls or online video consultations resulted in a diagnosis and a treatment. Of those, nearly

53 percent would have left work to see a doctor resulting in tens of thousands of dollars saved and a 100 percent ROI with as little as 15 – 20 percent employee utilization.

Employees like telemedicine because it can save them hundreds, if not thousands of dollars a year in out of pocket expenses, and it is extremely convenient for not only themselves but for their entire family. When the family can benefit from telemedicine, those “weekends with the grandparents” or “vacations across the U.S.” offer the assurance of knowing they have a board certified doctor who can treat illnesses and write prescriptions any time of the day, wherever they are.

In either case, telemedicine is expected to be part of every company’s health care cost containment strategy in the next five years. They all know costs will continue to rise, as will deductibles. Telemedicine is the right solution at the right time and in our age of instant gratification, access to doctors “when needed” is just a natural progression of what we will experience in the near future.

Jeff Marks is the founder and CEO of healthPERX, an innovative health savings program that offers telemedicine (with 24/7 access to board-certified doctors) as well as a variety of other non-insurance health benefits to companies, municipalities, financial and educational institutions and organizations of all sizes. Marks has extensive knowledge in health and wellness industries with 30 years of experience developing new healthcare strategies to reduce healthcare costs.

While many telemedicine providers charge a monthly access fee and a fee to consult a doctor, healthPERX offers 24/7 access to licensed, board certified doctors with no medical consult fee and a low cost monthly fee which leads to greater utilization and a healthier workplace. healthPERX offers many other benefits including dental, vision, health advocacy, telephonic counseling, travel assistance, fitness and others in affordable packages for employers, individuals and families.

For more information visit www.hperx.com or follow on Twitter @health_PERX.