



healthPERX 
Telehealth Plus Health and Lifestyle Benefits

Telehealth
**24/7 Access to U.S. Board-certified
Doctors and Pediatricians.
Anytime. Anywhere.**

A value-added health benefit
that can level the playing field.

The Issue

One of the most challenging issues of our time is access to affordable and convenient healthcare. With more people entering the system, a shortage of physicians and increased wait times, the time is right for innovative solutions.

The Solution

healthPERX addresses this challenge by providing users with convenient 24/7 access to the healthcare they need while offering businesses an innovative solution that reduces absenteeism, increases productivity, promotes consumerism and decreases overall healthcare costs.

Using telehealth as the core benefit, studies have shown reductions in doctor, urgent care and ER visits resulting in significant decreases in overall healthcare costs. Results also show fewer sick days and increased productivity, while promoting wellness, prevention and personal responsibility.

According to Towers Watson, “Over the next five years...nearly half of employers expect a significant or transformative change. More specifically, 49% expect more healthcare price transparency, and 45% expect to see new access points for healthcare delivery such as telemedicine, e-visits and data-enabled kiosks.”¹

Quality care when and where it's needed.

What is telehealth?

Telehealth is an affordable alternative to unnecessary doctor or urgent care visits that allows members to resolve many medical issues by phone or via online video consultations. Our program provides members (and their immediate families) access to a national network of physicians, available 24 hours a day, 7 days a week. The physicians can diagnose, treat and prescribe medication, when necessary, for many routine medical issues.



“Telemedicine will play an increasingly central role in getting the right care at the right time to individuals...particularly effective for acute, routine, episodic, self-limited and minor illnesses.”

– “Telephonic Medical Consults Answer the Call for Accessible, Affordable and Convenient Healthcare.”
Position Paper. Center for Health Transformation.



Who are the doctors?

- Highest quality board-certified and state-licensed physicians (in all 50 states)
- Experienced—an average of 15 years
- Available 24/7/365
- Credentialed, verified and peer reviewed
- Our quality oversight is the highest in the industry

When should it be used?

- You need care now and can't get to a doctor
- Weekends and holidays when your doctor is not available
- You have a non-emergency condition
- You are on vacation, away from home or on a business trip
- You need a short-term prescription refill
- You want a second opinion

What conditions can be treated?

- Colds and flu
- Bronchitis and respiratory infections
- Headaches, migraines and stomach aches
- Sinus problems and nasal congestion
- Allergies
- Urinary tract infections
- Pediatric care
- Pink eye
- Insect bites and poison ivy
- Prescription refills when deemed appropriate by a physician

How easy is it to access a doctor?

- You can request a consult 24/7 through your home computer
- You can request a consult 24/7 by calling the call center
- You can request a consult 24/7 via a smartphone app

¹<http://www.towerswatson.com/en/Press/2013/03/Employers-Plan-Aggressive-Response-to-Shifting-Health-Care-Landscape-TW-NBGH-Survey-Finds>

How does Telehealth work?

Imagine this...

You wake up one morning with cold-like symptoms. You don't want to take time off from work, but you need care now. What can you do?

1



You consider urgent care, but don't want to spend the time and money.

2



Then you call the doctor.

3



The doctor calls you back about your symptoms.

4



Turns out you have sinus problems.

5



You pick up an antibiotic at your local pharmacy on your way to work.

6



Problem solved. Boss happy.
TIME: 29 minutes
COST: Free

Most telehealth services require a medical consult fee. healthPERX eliminates the consult fee and provides marketing materials that drive utilization and ROI far faster than traditional programs.

Telehealth addresses the three biggest issues in healthcare:

1. **Timely Access**—24/7 on-demand access
2. **Lower Cost**—costs are far less than doctor, urgent care or an ER visit
3. **Quality Care**—highest quality board-certified physicians

How does it help businesses and their employees?

Our experience last year:

- 125,000 medical consults
- 91% of patient issues resolved
- 97% member satisfaction rating
- Average wait time: 24 minutes
- Re-directed care: of those who were treated,
 - 43% would have used a primary care physician
 - 34% would have used urgent care or a specialist
 - 8% would have gone to the emergency room
- 99% client retention rate
- 0 medical malpractice claims

Bottom line: These are examples of savings using telehealth instead of going to a doctor or clinic.

Average savings per call to self-insured businesses: **\$242.36**

Average annual savings to a family of four with a high deductible plan: **\$1,096.00**

What makes healthPERX different?

healthPERX offers some unique features not found in other programs that drive utilization.

We drive utilization by eliminating the biggest barriers:

- Our telehealth benefit comes with **NO MEDICAL CONSULTATION FEES.**
- We provide a comprehensive awareness building program with targeted messaging:
 - Member kits
 - Call center
 - Co-branded materials
 - Over 20 marketing templates
 - Utilization reports

Disclosures

Telehealth does not replace the primary care physician. There is no guarantee that a prescription will be written. Doctors operate subject to state regulation and may not be available in certain states. Doctors do not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. Doctors reserve the right to deny care for potential misuse of services. Phone consultations are available 24 hours, 7 days a week while video consultations are available during the hours of 7 am to 9 pm, 7 days a week in most states.

Telehealth is not insurance coverage and does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00.

Visit www.hperx.com

- **Discover more about healthPERX**
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 - **Learn about other benefits**
- And call 888.417.6187 for a quote.**

For pricing information, please contact:



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