

Using Telehealth During COVID-19

Public health officials are urging Americans to use telehealth services during the coronavirus (COVID-19) pandemic, when appropriate. It remains important for all people, particularly those who are at a heightened risk, to be able to access their health care providers when they feel sick or have questions. For this reason, the Centers for Disease Control and Prevention (CDC) recommends using telehealth at home as another way you can help reduce the impact and slow the spread of COVID-19. AARP offers guidance to help you take advantage of telehealth services. Here are ten frequently asked questions about using telehealth during the coronavirus pandemic:

1. What is telehealth?

- Telehealth takes the place of an in-person visit to the doctor's office. It connects patients to health care providers through telephone, video, digital monitoring or email without ever leaving your home.
- Using your telephone, telehealth can offer two- and three-party calling.
- With video, providers can look, listen and engage with you to evaluate your health concerns and provide an effective treatment plan. Providers may guide you virtually through a physical assessment of symptoms if necessary and appropriate.
- The same is true for digital monitoring for people with chronic conditions. Digital monitoring collects and transmits data such as vital signs or sugar count from the patient to a clinical team. The providers will then follow up with the patient with recommendations.
- These services can be provided in a variety of settings, including your own home, nursing homes, assisted living facilities and hospital outpatient departments.

2. Why telehealth visits may be a good alternative to in-person visits right now.

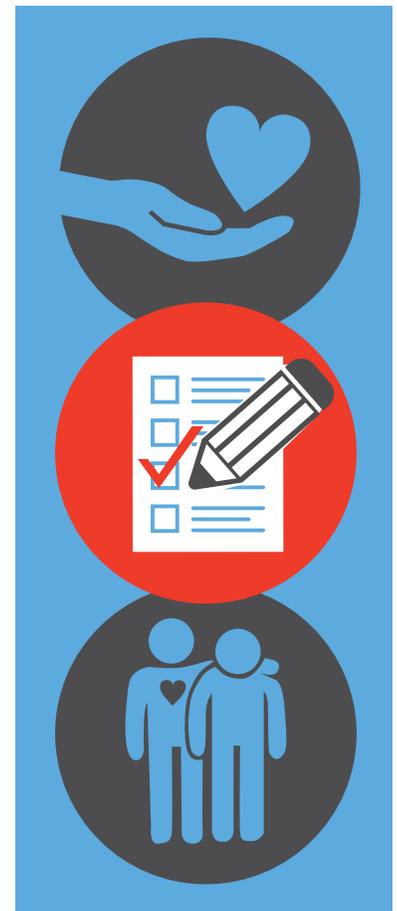
- During the coronavirus outbreak, when you use telehealth you are protecting yourself and your family members from exposure and avoiding the potential spread of the illness.
- You're also reducing strain on the already overwhelmed health care system. You are enabling doctors in quarantine to continue seeing patients, helping to avoid unnecessary hospital visits and freeing up health care staff to be deployed at hospitals in need.

3. Is telehealth only for people who have COVID-19 or COVID-19 symptoms?

- No, telehealth services are available to address a variety of health issues and concerns.
- If you are sick with COVID-19 or think you might have it, the CDC recommends you call your doctor first. Providers cannot diagnose a coronavirus infection during a telehealth visit, but they can offer self-care, quarantine tips, and educate you about the warning signs for when you may need to go to the hospital.

4. For what type of health concerns, should I use telehealth?

- You can access telehealth services from your provider for a range of issues, from minor illnesses and injuries, symptoms from a chronic condition, or to address general health concerns and routine care like follow-up appointments. Telehealth can also be used for mental health services for conditions like depression or anxiety. It is best used for non-emergency care.



RESOURCES

AARP's Coronavirus Information:

www.aarp.org/coronavirus

AARP's Caregiving Information:

www.aarp.org/caregiving

5. Which providers may be using telehealth?

- You may find urgent care and primary care providers, specialists and mental health providers are using telehealth in an effort to keep healthy and sick people from visiting the doctor's office in person.
- Specifically, doctors, nurse practitioners, physician assistants, clinical psychologists, certified nurse midwives, licensed clinical social workers, registered dietitians and nutrition professionals are allowed to offer telehealth to their patients.

6. How do I begin using telehealth?

- Check your medical insurance benefits and contact your provider to find out if they offer telehealth services and specifically on what platform. During this public health emergency, FaceTime, Skype or other platforms could be an option.
- If you do not have an established provider, there are online providers available for virtual visit requests. Note that some of these online providers are experiencing longer wait times due to high demand.

7. Can providers write prescriptions through telehealth?

- Yes, providers can send new prescriptions directly to your local pharmacy based on your telehealth visit; they can also send in refill requests.

8. Do Medicare and private insurance cover telehealth?

- Yes. In fact, Medicare and many private health insurers expanded the range of services patients can receive through telehealth during the coronavirus public health emergency.
- For now, Medicare will pay health providers to offer telehealth services to Medicare beneficiaries including mental health counseling, common office visits, and preventative health screenings. Medicare will also pay health providers when they consult with specialists regarding a specific patient with a specific condition.
- For private insurance, check with your insurance company; most insurance providers are expanding coverage for telehealth services during the coronavirus pandemic and waiving cost-sharing like copays, deductibles and coinsurance.

9. How much does telehealth cost?

- Various health insurance companies across the country have taken action to remove or reduce cost barriers to getting care through telehealth services. Many states have parity laws that require private insurers to cover telehealth the same as in-person services.
- For those with Medicare, beginning March 6, 2020, Medicare coverage will include office, hospital, and place of residence visits (such as homes, nursing homes, and assisted living facilities) via telehealth for all beneficiaries. Generally, beneficiaries will pay the same out-of-pocket costs for telehealth as you would for an in-person visit.
- For those not covered by Medicare, you may need to budget for virtual office visits; prices vary, some cost \$50 to \$80 a visit and there may be an annual membership fee.

10. How secure is telehealth?

- The Health Insurance Portability and Accountability Action (HIPAA) is the law that governs how health care professionals ensure that patient information is kept confidential. Telehealth is designed to be private, secure, and HIPAA-compliant to allow you to safely and confidentially consult a provider just as you would in person.
 - During this public health emergency, penalties for HIPAA violations against health care providers using everyday communications technologies, such as FaceTime or Skype, to serve patients in good faith are waived to allow more people to benefit from telehealth services.
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