

Telehealth Benefits

Member FAQs

Why do people see doctors online?

Telehealth allows for reliable and convenient doctor visits at any time with trained and certified physicians. Patients see a doctor online for a range of issues: minor illnesses and injuries, acute illnesses, symptoms from a chronic condition, and even general health and wellness concerns. Upper respiratory issues and infections are the most common issues addressed; also common are complaints of abdominal pain, fever, and diarrhea.

What is telehealth?

Telehealth, or online medical care, is medicine built for the way you live today. It's a simple, affordable service that lets you see a physician whenever, however, wherever you want to online or by mobile app. Telehealth is defined by the Centers for Medicare & Medicaid Services (CMS) as a supplemental benefit based on Remote Access Technology for Medicare products; this equates to a tele-visit between a member and a physician.

How are telehealth services provided?

Capital BlueCross is offering telehealth services to members through American Well (Amwell). Amwell has its own network of doctors, the Online Care Group. You can access Amwell services through **capbluecross.com**, **americanwell.com**, and the Amwell mobile app.

Your visit is scheduled for 10 minutes—the average amount of time needed to handle most medical issues. Of course you can add more time as necessary. (Additional fees could apply.) Once you're connected, your doctor can review your history, answer your questions, and, at his or her discretion, diagnose, treat, and even prescribe medication. If you receive a prescription, the doctor sends it straight to your pharmacy.

In addition, your local doctor, if a participating provider with Capital BlueCross, may be approved by Capital BlueCross to offer telehealth services. You will need to ask your doctor's office staff how to access their telehealth platform and when visits are available.

On behalf of Capital BlueCross, American Well Corp. provides this online health care tool. American Well is an independent company.

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When do I use this service?

Telehealth is ideal in situations such as these:

- I feel like I should probably see a doctor, but can't really fit it into my over-booked schedule
- I'm flying tomorrow and can't get out of work
- It's difficult for me to get a doctor's appointment
- My doctor's office is closed and I don't want to go to an urgent care clinic or hospital
- I just moved and don't know any doctors in my area
- I just need a second opinion

Capital BlueCross covers telehealth services for these common symptoms and conditions:

- Acute bronchitis
- Acute sinusitis
- Acute pharyngitis
- Acute cystitis
- Urinary tract infection
- Abdominal pain
- Diarrhea
- Fever
- Acute conjunctivitis (pink eye)
- Painful urination
- Influenza
- Respiratory infection
- Headache
- Strep throat

Nicotine cessation services also are eligible, subject to benefit limits and cost sharing.

Specialist services for genetic counseling, behavioral health, and dermatology services also are eligible.

Please note that Amwell offers additional types of telehealth services which are not covered by Capital BlueCross at this time.

Who are Amwell's doctors?

Amwell's doctors are employed by the Online Care Group, a physician-owned primary care practice with a national network of US-based providers providing online clinical services through Amwell's technology. The doctors you can see are licensed to practice medicine in the state in which you are located. For covered services, they are considered in-network providers with Capital BlueCross.

When are doctors available?

Amwell services are available 24 hours a day, 7 days a week, 365 days of the year in the 45 states that allow video telehealth and the District of Columbia. Due to current state legislation, these services are not available in Alabama, Alaska, Arkansas, Louisiana, and Texas.

If your local doctor is approved by Capital BlueCross to provide telehealth services, contact his or her office to learn when video services are available.

Can telehealth doctors write me a prescription?

Yes, if it is medically appropriate and permitted in the state in which you are located, a prescription can be written through a telehealth visit. Prescription writing is at the doctor's discretion. A consultation is not a guarantee of prescription.

When can prescriptions be provided?

Telehealth encounters are not always eligible for a prescription as some states do not allow prescribing by telehealth. All prescribing is at the discretion of the physician according to his or her ability to evaluate the condition and clinical standards of care.

Physicians can only prescribe certain medications online. When treating patients online, physicians cannot prescribe:

- Controlled substances (narcotics, anxiety medications, ADHD medications)
- Muscle relaxants
- Medications for erectile dysfunction
- Any additional state-specific controlled medications (additional pain medications, pseudoephedrine)

Can medical forms (like sick slips) be filled out?

Amwell's clinicians are able to provide simple forms like sick slips or back-to-work/school documents as clinically appropriate. They are not able to provide more substantial documents like FMLA forms, disability forms, school or work physical forms, or handicap/DMV documents as these documents require in-person evaluation.

When should I not use telehealth?

Telehealth is not for emergencies. This means you should not request a telehealth visit for any serious or life threatening condition, suicidality or substance abuse. Conditions that are not appropriate for treatment via telehealth include:

- Seizure
- Chest pain
- Neurological symptoms suggesting a stroke
- Difficulty breathing
- Dizziness or loss of consciousness
- Sudden bleeding
- Choking or gagging
- Severe vomiting or diarrhea
- Head injury
- Possible broken bones
- Severe headache
- Severe pain
- Cancer
- Chronic medical conditions
- Patients who want to hurt themselves (suicidality)
- Patients who want to hurt others (homicidality)
- Schizophrenia or hallucinations

If you have any of the above symptoms or any other serious medical concerns, please call 911 or go to the nearest emergency department.

Can telehealth doctors diagnose my condition?

Yes, if medically appropriate, your condition can be diagnosed. Just like an in-office visit, the doctor will decide, based on what he or she learns during your consultation, if a diagnosis is possible, or if you need further examination (e.g. tests, a physical exam, a specialty visit).

What do I pay for a telehealth visit?

Capital BlueCross covers PCP-type telehealth visits through Amwell and approved local doctors as in-network services. A visit averages 10 minutes in length. Your deductible status and/or copay or coinsurance amount is calculated and applied real-time for benefit payment at the time of service. Amwell sends the necessary information to Capital BlueCross to process a claim for the service. Approved local providers follow the same procedure.

Dermatology, behavioral health and genetic counseling services also can be conducted via telehealth visits. For these types of services, the copay is the same as the specialist copay noted on your ID card. These services must be provided by local providers.

If you request a service that Amwell offers but is not covered by Capital BlueCross, you will be informed of the out-of-pocket cost prior to the visit taking place.

Is my doctor online?

There are two ways to check online:

1. You can check Amwell's doctor listing to see if your doctor offers services through the Online Care Group.
2. If your local doctor is an approved telehealth provider with Capital BlueCross, his or her Search & Save Center profile on **capbluecross.com** will include a telehealth designation.

Is it secure?

Amwell is committed to adhering to strict security policies, as is Capital BlueCross. Amwell's platform is a private, secure, and HIPAA-compliant tool that allows you to safely and confidentially consult with a doctor online.

Do I have to register with Amwell in order to use their service?

- Yes. Registering is easy and takes just a minute. You can access telehealth services through:
 - The telehealth link on capbluecross.com or capitalbluemedicare.com
 - The Amwell mobile app
 - americanwell.com
- Fill in your information, create a user name and password, and connect!

Who do I call if I have questions?

Contact the number on your ID card with benefit questions and help finding a local provider. For help using Amwell's services, call **855.818.DOCS**.