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Telehealth: Elevating Your Firm's Health and Wellness Initiatives

Over the years, I have sat in many annual benefit review meetings. As programs and numbers are discussed, typically two questions inevitably arise: What can we do to better control costs? What are we missing? In today's day and age, these two questions complement each other and can usually be answered in one word: telehealth.

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Check out this testimonial for a firsthand account of how a telehealth program helped one firm: <http://bit.ly/2EfdqEP>.”

Also known as telemedicine, digital health, and virtual health care, telehealth is a medical benefit that uses technology and convenience to empower individuals to seek medical care. At its best, telehealth provides individuals and their families with 24/7/365 access to nationally board-certified physicians by telephone or video chat.

THE BENEFITS

In short, telehealth is the next step in removing barriers (e.g., cost, geography and time) and providing your attorneys, employees and their families with access to quality, convenient medical care. Let's look at how.

- 1. Control costs:** Telehealth can affect the bottom line for both the firm and the employee. For the employee, a visit to a primary care physician for a checkup — depending on copays — can cost, on average, anywhere from \$15 to \$25 per visit plus the cost of any lab work done. The average cost of an urgent care visit runs about \$150 per visit while the average cost of an emergency room visit is \$1,233. That can amount to a lot of out-of-pocket costs for an employee in any given year. But if your firm is investing in a telehealth no copay program, the out-of-pocket cost to the employee is \$0.

How does that translate into savings for the firm? Traditional doctor visits and unnecessary urgent care visits can increase the firm's health care plan utilization by thousands of dollars. By including a stand-alone telehealth program and encouraging employees to

take advantage of the cost savings offered there, the firm can help curb utilization and ultimately increase the overall health of the firm's medical plan. This translates into better utilization numbers at renewal, and usually a lower increase in medical rates.

2. Curb presenteeism and absenteeism: \$150 billion — that's the annual estimated cost of presenteeism according to the American Productivity Audit, a yearlong telephone survey of 29,000 working adults. Add absenteeism to the mix, and every firm knows that these two metrics add up to huge annual costs.

The availability of telehealth meets these two issues head on. Perhaps you have an employee feeling under the weather who doesn't want to take the time off to go the doctor's office. Maybe one of your attorneys is traveling on business and can't see her primary care physician. Or perhaps you've run out of a prescription and don't want to expose yourself to other sick people in a waiting room. Telehealth allows you and your employees to connect with a doctor via telephone or video chat for a consultation — whether at home, at work or on the road — and to obtain the necessary prescriptions to help get you back on your feet.

3. Offer value: Today's consumers expect instant access to what they need, when they need it. Add in the fact that they are also becoming increasingly comfortable with the integration of technology into their daily lives (from fitness trackers to smart toothbrushes), and it's no wonder that telehealth dovetails nicely with the current culture. Indeed,



with 90 percent of adults under the age of 65 owning a smartphone, the availability of telehealth apps not only helps meet the current consumers' health care needs (both the what and the when), but also provides a more efficient, cost-effective way for them to access care.

HOW CAN YOUR FIRM MAKE TELEHEALTH A PART OF YOUR HEALTH AND WELLNESS INITIATIVES?

The desire for immediate health care is not a fad; it is becoming a consumer expectation, and the workforce is looking to employers to lead the way. Offering telehealth in a benefits package is becoming as common as offering the traditional medical plan (which telehealth complements and does not replace), dental or a 401(k) plan.

As your firm reviews your current benefits program this year, it will ask those two inevitable questions: What can we do to better control costs? What are we missing? Be sure to add telehealth to the discussion. Whether you are new to telehealth or currently offer a telehealth benefit at your firm, as you evaluate the growing number of options, look for a program that provides ease of access, network reliability and no copay for services.

At the end of the day, providing a quality benefits program is an investment in your firm and one of your most valuable assets — your employees. As your firm continues to face the pressure of providing attractive, cost-effective, employee-retention benefits, adding telehealth to your program is one more way you can help elevate your health and wellness initiatives. ■

ABOUT THE AUTHOR

Dustin Johnson, Vice President at GLJ Benefit Consultants, has worked in the employee benefits industry for 20 years. He specializes in designing and implementing group benefits programs (from medical and telehealth to supplemental and voluntary benefits) as well as in lawyers' professional liability insurance. Johnson has worked closely for the past 13 years in the creation of valuable program offerings for ALA membership, and you can often see him assisting with member education on these essential resources at ALA conferences.

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