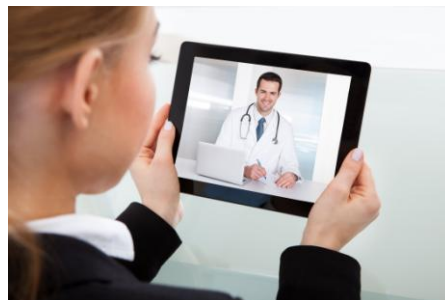


## The Benefits of Telemedicine Services in Your Medical Coverage

### What is Telemedicine?

Telemedicine uses technology to facilitate communication, whether real-time or delayed, between a doctor and patient who are not in the same physical location for the purpose of medical evaluation, diagnosis and treatment. Advances in telecommunication allow the exchange of medical information from one site to another to serve patients in a clinical setting.



### Telemedicine Advantages

Telemedicine offers numerous benefits for both doctors and patients. Following are a few of the advantages of using telemedicine:

#### *Remote Access*

Communicating remotely with a doctor is a primary function of telemedicine. With this technology, doctors can reach patients in remote, rural and underserved areas where there might not be an available doctor or hospital. Through telemedicine, patients can access doctors for routine visits, emergency care or diagnostics from a specialist.

#### *Specialist Availability*

Another benefit of telemedicine is increased access to specialists. Even when patients live in urban areas with numerous doctors and hospitals, specialists for rare health conditions may not practice in the area. Telemedicine enables patients in both rural and urban areas to connect with specialists who may be hundreds of miles away.

#### *Cost Savings*

Reduction in cost is another major benefit of telemedicine. Patients save money for routine and specialist care because they don't have to pay travel expenses for distant doctors and don't have to take excessive time off work to travel and then sit in a waiting room. Doctors are also more efficient in the number of patients they can see in a day, which can help reduce overhead and related costs. In addition, remote monitoring can help lessen the much larger cost of long hospitalizations or in-home nursing, and it may reduce the cost of managing chronic conditions. Remote monitoring can also help prevent hospital readmission by properly supervising care following a patient's discharge from the hospital.

#### *Convenient Care*

For some patients, the comfort and convenience of consulting with a doctor from the safety of their own homes is a tremendous advantage. The convenience can also improve care. For example, whereas patients might forget to bring medications with them to a traditional office visit, when patients are at home they have ready access to

**Did You Know?**

According to the annual Kaiser Family Foundation and the Health Research & Educational Trust employer health benefits survey, over half of large employers have embraced telemedicine, with 63 percent offering health care services through this method. Of these employers, 33 percent offer financial incentives to receive health care services this way, as opposed to an in-person physician visit.

For more information on telemedicine, or to see the survey in full, contact CIA Insurance & Risk Management today.

the information necessary for the doctor to diagnose and prescribe. Also, because the patient is at home, it is often easier to take notes or even include a family member who can help retain important information from the doctor.

**The Role of Telemedicine**

Fueled by technological advances and answering the clamor for consumer-convenient care, telemedicine delivers many advantages. Although not the same as sitting in an actual doctor's office, a telemedicine visit with a doctor can prove beneficial by warding off further illness or disease, stabilizing a condition until a patient is able to reach a hospital or monitoring a patient at home. Telemedicine is not a complete replacement for face-to-face health care, but it can be a tremendously helpful supplement and even a temporary substitute for traditional medical care.

Source: Zywave. Material intended for general information only. December 2017.