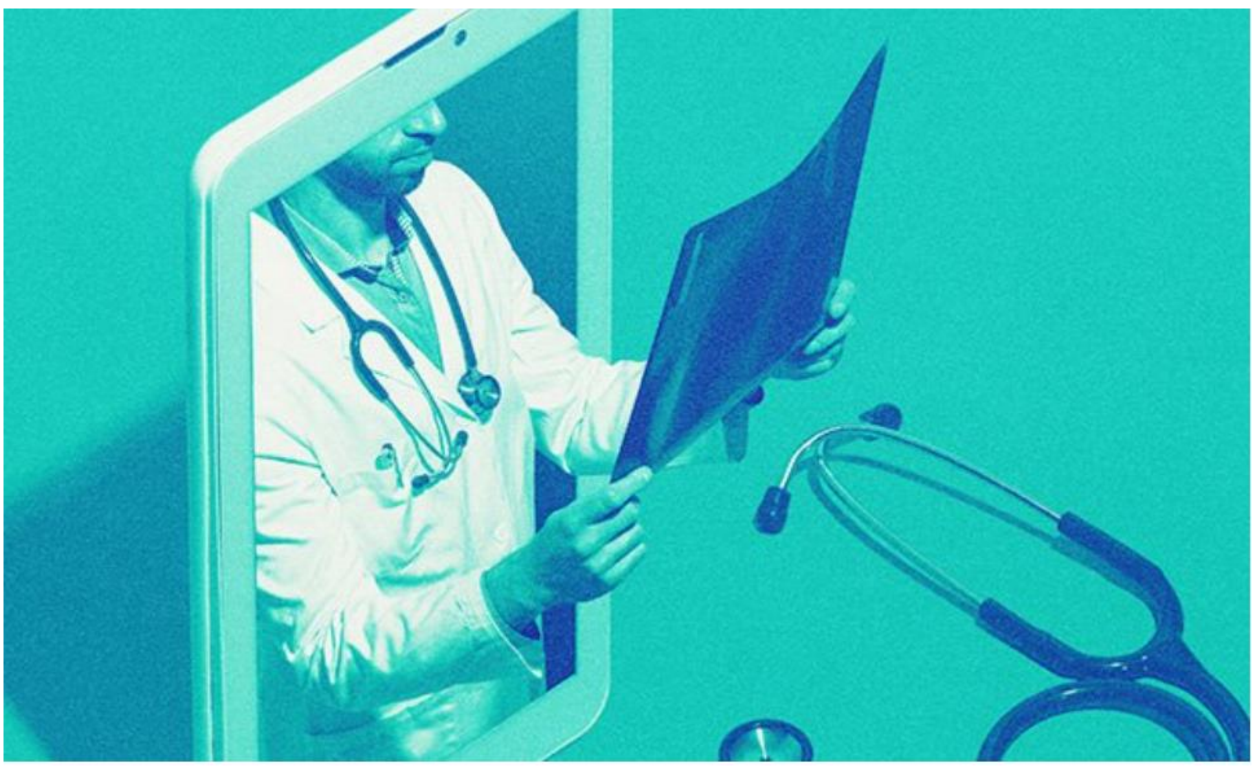
Commentary

Telehealth surge creates opportunity for health plans to improve member engagement

Once the world starts to get back to some kind of normal, will that COVID-inspired halo be enough to keep telehealth growing?

By **John Erwin** | June 10, 2020 at 10:16 AM



> **By embracing, promoting and incentivizing the use of telehealth, health plans would be able to take critical first steps toward becoming true partners in the health and wellness of their members.**

Telehealth has been put to the test like never before during the COVID-19 pandemic, and, by most accounts, it has passed with flying colors. The technology has eased the burden on the health care system by allowing patients with non-urgent conditions to receive care and guidance via phone or video chat, and it has proven to be a vital first line of triage as COVID-19 cases spread nationwide. At Carenet Health, during the last two weeks of March alone, we saw an 80% increase in overall telehealth case volume.

Along the way, both patients and providers fell in love with the medium. A **new study** of commercial health plan member satisfaction found that expanding the use of telehealth was associated with a significant increase in overall satisfaction with health insurance providers.

On the provider side of the equation, the oncologist Rujuta Sakesena, M.D., recently **wrote an article** describing how using telehealth during COVID-19 has improved her interactions with patients: “During virtual visits with patients, when I hear their children crying or see their dogs on their laps, a certain friendship develops that otherwise wouldn’t have incubated in an office setting … For some of us, our arranged marriages to telemedicine might morph into love.”

Risk of losing telehealth halo

Despite the glaringly obvious benefits — ease of access, improvements in efficiency, enhanced engagement between providers and patients — the majority of health plan members (54%) say they aren’t sure whether their insurance covers it or not. On top of that, the payment incentive for providers has often been misaligned with the value the technology delivers. Before the pandemic, it wasn’t unusual for the reimbursement payments for telehealth visits to be more than $50 lower than for an office visit. Is there a parallel in any other industry where a technological enhancement that improves efficiency, expands access to new customers and builds customer satisfaction also comes with a 200% financial disincentive?

The Centers for Medicare & Medicaid Services (CMS), as well as many commercial health plans, increased the amount paid for virtual visits during the COVID-19 crisis to be equivalent to in-office, but it remains to be seen if that change will be permanent. For all of the goodwill that's accumulated around telehealth over the past few months to last, it will be critical for rising reimbursements to stay the course.

Right now, with many people still trying to avoid physical contact with the health care system at all costs, telehealth is a savior. But once the world starts to get back to some kind of normal, will that COVID-inspired halo be enough to keep telehealth growing, or will it fade back into the background as a nice-to-have, but under-utilized and under-promoted novelty?

Re-imagining telehealth as a member engagement tool

The changes that have occurred to the health care system — and the larger consumer economy — over the past several months of the COVID-19 pandemic have created an enormous opportunity for health plans to reposition themselves in the eyes of their members. A perfect storm of trends, from increased utilization of telehealth to virtual cocktail parties to the reliance on internet-based supply chains for everything from entertainment to toilet paper, has fundamentally shifted consumer expectations. We now fully expect to have access to everything, 24 hours a day, without ever leaving our living rooms.

Accordingly, customer-centric companies like Amazon, Netflix and Zoom are enjoying some of the highest levels of customer satisfaction ever recorded. Health plans, by contrast, have been widely perceived as lacking customer engagement and currently have some of the **lowest customer satisfaction ratings** of any industry in the U.S.

Telehealth has the potential to become the gateway to changing that perception. By embracing, promoting and incentivizing the use of a technology that they already know people love, health plans would be able to take critical first steps toward becoming true partners in the health and wellness of their members. Telehealth has proven itself to build engagement between patients and providers, members and health plans, and even providers and payers. It’s the ultimate low-risk, high-reward strategy, but it will take a concerted commitment on the part of health plans to disrupt the status quo and start putting their money where their mouths are when it comes to member-centric, value-based care.

We should all feel good about the heightened profile telehealth has earned during the pandemic. It’s not only a testament to the power of the technology, it’s a vital proof point for how agile our health care system can be when put to the test. The real value, though, will only be truly realized when the technology is able to improve patient engagement at scale in the new normal. To get there, we’re going to have to change the telehealth value equation.

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