Telehealth, also known as telemedicine, has been gaining popularity with healthcare providers and patients alike. Telehealth appointments allow you to stay connected with your providers and obtain needed medical care through live video chats using a computer or mobile device.

What is telehealth?
Telehealth visits are a virtual way to connect with your healthcare providers. Telehealth visits can be done by computer, tablet or smartphone. Visits include both an audio and visual component, meaning you can see and hear your provider during the visit, just as if you were talking face to face.

Are telehealth visits covered under my plan?
As with any health benefit, your plan determines how virtual visits are covered. Generally speaking, virtual visits are covered the same as a standard office visit when you have an existing relationship with the provider. You can use telehealth visits for routine care for acute conditions, such as a sore throat or sinus infection, or chronic health conditions, such as diabetes or high blood pressure. Behavioral health visits are also included.
Do I need to make an appointment for a telehealth visit?

If you have an existing relationship with a healthcare provider, you would need to contact them to set up a telehealth appointment. This is called a scheduled telehealth visit. You can also schedule telehealth visits for behavioral health services once you have had an initial face-to-face visit with the provider.

If you want to speak to a healthcare provider right away, you can use an on-demand telehealth service, if it is covered by your plan. An on-demand telehealth visit is similar to walking in to an urgent care center. You do not need to schedule an appointment. You can log in for a telehealth visit anytime and you will be assigned to the first available provider. Behavioral health visits are not covered as on-demand telehealth visits.

Note: Not all Medical Mutual plans include on-demand telehealth services, so please check your benefit documents by logging in to My Health Plan or call Customer Care using the phone number listed on your ID card.

How do I find out if a provider offers telehealth visits?

If you have an existing relationship with a provider, contact the provider’s office and ask if they offer telehealth visits. If your plan includes on-demand telehealth services, contact your local in-network hospital system or check their website to find out if they offer on-demand telehealth visits. As the demand for telehealth services grows, more providers are offering these services.

Do I need any special equipment to participate in a telehealth visit?

Telehealth visits can be done through a smartphone, tablet or computer. Most devices have cameras built in, or you can use a standalone webcam. Your healthcare provider will let you know what you’ll need to connect for your telehealth visit. It usually involves downloading a mobile app, such as FaceTime or Zoom, or logging in to a website. Some providers may use an online tool that is part of an electronic health record. You may be required to complete a registration process prior to your appointment.

What is the cost for a telehealth visit?

The amount you pay for a telehealth visit depends on your benefit plan. Typically, the copay for a telehealth visit would be the same as the copay for a standard office visit. If your plan includes on-demand telehealth visits, the copay may be different than a standard office visit. Please check your benefit documents by logging in to My Health Plan or call Customer Care using the phone number listed on your ID card.

How should I prepare for a telehealth visit?

Prepare for your telehealth appointment the same as you would for a face-to-face visit with your provider. Here are a few tips:

- Be prepared to explain your symptoms and any health concerns you are having
- Make a list of medications or supplements you’re taking and ask for refills, if needed
- Note any allergies and discuss them with your provider

In addition, you should check your internet connection and test your camera before logging in for your telehealth visit. Try to find a quiet space for your telehealth visit where you can have a private conversation with your provider.

If you have questions about your telehealth benefits, please call Medical Mutual Customer Care at the number listed on your ID card.