CONVENIENT, AFFORDABLE Telehealth Services

For Fully Insured Groups

The right care when you need it most

Telehealth offers convenient and cost effective access to both acute care and behavorial health services.[1] It's a great way to help employees access the care they need, by phone, video or app. That's why Blue Cross and Blue Shield of North Carolina (Blue Cross NC) is pleased to offer telehealth services from Teladoc® Health. Teladoc Health is a standard plan benefit for fully insured groups, and includes behavioral health services.

Easy access

Teladoc Health's doctors address a range of acute care and behavioral health concerns. They can diagnose symptoms, prescribe non-narcotic medication and send prescriptions to the patient's pharmacy.[2] Employees can consult with a doctor by phone or video 24 hours a day for acute care. Behavioral health services are available by appointment seven days a week.

Behavioral health[1]

Nearly one in five American adults have experienced a mental, behavioral or emotional disorder in the past year,[3] making access to behavioral health resources more important than ever. With behavioral health services available through Teladoc Health, you give your employees:

- Access to secure sessions with state-licensed mental health professionals
- Home-based treatments for those suffering from conditions like Post-traumatic stress disorder (PTSD) and anxiety
- Online tools to find providers, and communicate with them between sessions

Attractive savings

On average, members pay $57 for urgent care visits and $396 for visits to the emergency room.[4] Telehealth services can significantly reduce those out-of-pocket expenses for your employees. For both acute care and behavioral health services, members enrolled in a copay plan can expect to pay no more than their primary care provider (PCP) copay. For plans with a deductible and coinsurance, they pay no more than the cost of the service.[5]

Safe and trusted

Teladoc Health is a Health Insurance Portability and Accountability Act (HIPAA)- and protected health information (PHI)-compliant solution that uses secure video via computer, tablet or mobile app.[6] Employees gain easy access to U.S. board-certified doctors licensed to practice in the state. Specialties range from primary care and internal medicine to pediatrics and behavioral health care – so they can treat many different non-emergency health problems as well as behavioral health concerns.

Teladoc Health at a glance

- Worldwide leader in whole-person virtual care[7]
- Low wait times[8]
- U.S. board-certified physicians in our network have an average of 20 years' experience and deliver the highest-quality care[7]
- #1 among direct-to-consumer telehealth providers in the J.D. Power 2021 U.S. Telehealth Satisfaction Study[7]
- Trained, licensed mental health professionals providing counseling and behavioral health services

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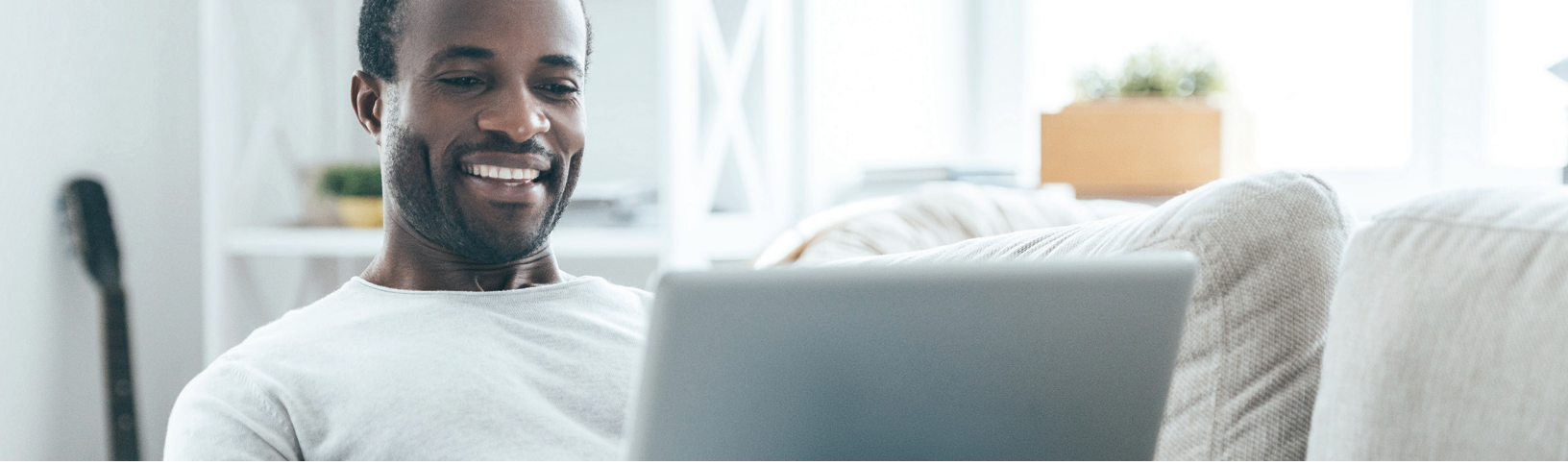

A growing trend

Nearly all employers will offer telehealth services for minor, acute services while 94% will offer telemental health, and that is projected to grow to 96% by the end of 2024.[9] This explosive growth is fueled by employees looking for quality care options that are more efficient and cost less. Plus, mobile technology now allows them to get that care at home, at work or on the go.[6]

Telehealth is a win-win for all

- **Increases access to behavioral health treatment:** Employees can get treatment where they feel the most comfortable which allows for increased quality of life
- **Reduces absenteeism:** No need to miss a whole morning, afternoon or day of work just to see a doctor
- **Lowers long-term costs:** A convenient, cost-effective alternative to the emergency room (ER) or urgent care for non-emergencies
- **Provides a valued benefit:** Boost employee satisfaction and retention with a service that can help the entire family[10]
- **Increases health care access:** Support employees in rural areas with few, if any, nearby doctors

From awareness to adoption

Teladoc Health will send your employees a welcome letter including an introduction to new benefits and instructions on how to active their account. To foster a great connection with your employees, Teladoc Health provides dynamic campaigns with seasonal topics throughout the year.

General medical key outcomes

$465 average claims savings per visit[11]

90% member satisfaction[12]

92% resolution rate on first visits[12]

Let's talk!

Reach out to your authorized Blue Cross NC agent or sales representative to learn more about telehealth services from Teladoc Health.

1 Behavioral health telehealth is currently only available for 13+.
2 In some states, laws require that a doctor only prescribe medication in certain situations and subject to certain limitations.
3 "Mental Illness." The National Institute of Mental Health, www.nimh.nih.gov/health/statistics/mental-illness (Assessed April 2023).
4 Blue Cross NC Internal Report: Savings Opportunity for Shifting to Telehealth. Figures based on average member copay, deductible and coinsurance payments in [2019-2021] for Blue Cross NC commercial business.
5 Any Affordable Care Act (ACA) mandated preventive service will have a $0 cost to our members including wellness visits and nutritional counseling visits. This includes members on a high deductible health plan (HDHP).
6 Consults can only be held within the United States.
7 www.teladochealth.com/newsroom/ (Accessed December 2023).
8 www.teladochealth.com/start (Accessed December 2023).
9 2022 Large Employers' Health Care Strategy and Plan Design Survey, Business Group on Health.
10 Children under 36 months who present with fever must be referred to their pediatrician (medical home), child-friendly urgent care center or emergency department for clinical evaluation and care. Teladoc Health doctors may not treat any children with urinary symptoms. Parent/guardian will be required to complete a different medical history disclosure form for children under the age of 36 months prior to making an appointment with a Teladoc Health doctor.
11 Teladoc Health General Medicine brochure. (19 April 2021). assets.ctfassets.net/l3v9j0ltz3yi/73VhGDN96SJh2DTdtZs0XV/42ec6017429167ea0645ad2b8b183c04/General_Medical_Sell_Sheet.pdf (Accessed December 2023).
12 Teladoc Health data https://go.teladochealth.com/telehealth (Accessed December 2024).

Teladoc Health, Inc. interactive consultations are available 24 hours a day, 7 days a week. Telehealth services are subject to the terms and conditions of the member's health plan, including benefits, limitations and exclusions. Teladoc Health does not replace your primary care doctor. Telehealth services are not a substitute for emergency care. Teladoc Health is subject to state regulations. Teladoc Health is an independent company that is solely responsible for the telehealth services it is providing; please see Teladoc Health website for more information. Teladoc Health does not offer Blue Cross or Blue Shield products or services. Teladoc Health, Inc. does not prescribe DEA-controlled substances and may not prescribe nontherapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. Teladoc Health does not guarantee patients will receive a prescription.

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