



# Telehealth Tip Sheet

**B**roadly speaking, telehealth is the use of electronic technology to deliver an extensive scope of virtual health care services to patients. This includes telemedicine which refers specifically to appointments with your doctor. The following tips and questions can help you prepare for your visit and make the most out of it.

## Before Your Visit

*When scheduling your telehealth appointment, there are a few things to keep in mind.*

**T**ECHNOLOGY LOGISTICS: Telehealth visits can be conducted over video or telephone. Video visits require a reliable smartphone, computer, or tablet with access to the internet.

- Do you have access to broadband internet or a device with video and audio capability?
  - If not, reach out to your provider to see if there is another way to complete your appointment or **check with your local health department** for community resources to help you.
- Remember that telehealth visits can be done over the telephone when clinically appropriate. If you are more comfortable speaking with your provider over the phone, you have the right to request that your visit be done in the way you are most comfortable. Phone visits may be covered differently by your health plan or not at all, so check with your plan and provider before your visit.
- If you are proceeding with a video visit, are you familiar with the technology platform that will be used? If you are unsure about how to join the appointment, you have the right to ask for help. Someone from the provider's office may be able to assist you.

## Look out for emails and messages from your plan about coverage

As a result of the COVID-19 pandemic, many insurance plans have expanded how they cover telehealth visits, with some even waiving the co-payments you would normally pay. You may have received an email or a message on your online member portal outlining the expanded benefits. If you're not sure if your plan has made any changes, call them, or search your member portal for updates.





## During Your Visit

*Use your list of questions to guide conversation. If you run out of time, ask for a follow up appointment.*

- Don't forget about those things that you would ask if you were in the office.
  - Do you need help paying your medical bills or medications?
  - Do you need help navigating other financial or social challenges like affording your rent, utility bills, or paying for groceries?
- Make sure you know how to follow up after the appointment.
  - Are you supposed to take a new medication? Do you need to schedule a follow-up visit or procedure appointment such as for bloodwork? Repeat the provider's instructions so you know what to do next.

## After Your Visit

*Since health insurance processes telehealth visits differently than in-office visits, keep an eye out for any inconsistencies.*

- Read your Explanation of Benefits (EOB) when it arrives to investigate billing errors.
  - Did your health insurance pay for the service? Your EOB will tell you what your insurance company paid for, or if they didn't cover a service and why. If you aren't sure how to read your EOB document, or even where to find it, you can **watch our quick webinar here**.
- Follow-up with your insurance company with questions about coverage.
  - If your telehealth visit wasn't covered, and you don't know why, call your health insurance company's member service phone number and ask. The service could have been incorrectly billed by the provider and it could be an easy fix. If it's still uncovered, you may have the right to appeal. Find out more about filing an appeal **here**.
- If you can't pay your medical bill, reach out to the office for help.
  - Many medical offices provide financial assistance or offer payment plans on bills. Ask the billing representative in the office if they offer help with costly medical bills. If you need further help, **contact PAF case management**.

**C**OVERAGE AND COSTS: It's always easier to be proactive and check coverage prior to your appointment, rather than dealing with an issue after the service has taken place. You can usually find the information below on your online member portal. If you have questions or can't find the information, call the member services phone number listed on the back of your health insurance card.

- Does your insurance plan cover telehealth visits? And at what cost to you? Check your Summary of Benefits and Coverage document for an overview of what's covered and the copay or coinsurance you can expect.
- Will your health insurance plan pay for the specific provider you are seeing/talking to? Like an in-person visit, knowing in advance whether the provider is in-network can help you avoid unexpected out-of-network charges. To learn more about out-of-network charges, **click here**.

## Practical Tips

- If you can, find a private, quiet, and well lit-area for your telephone or video appointment.
  - Limiting distractions can allow you to focus on the conversation.
- Write a list of questions you would ask if you were seeing your provider in person. **Click here** for more on talking to your doctor during a telehealth visit.
  - List your questions in order of priority. If you have one or two questions that you feel are most important, put them at the top of the list.