

## TelaDoc™ FAQ

### Q: What is the TelaDoc service?

**A:** TelaDoc, a national physicians' association with physicians licensed in 50 states\*, provides consumer members and dependants age 12+ with affordable, around-the-clock access to telephone medical consults with trained primary care doctors who diagnose medical problems and, when appropriate, prescribe medications. Members can reach a TelaDoc physician from their home, office, hotel room, or on the road – 24/7/365 – in English and Spanish. Accessing medical treatment is easy and affordable.

When individuals register for membership in TelaDoc, they provide information that builds their own unique electronic medical record (EMR), which TelaDoc physicians utilize during medical consultations. All TelaDoc services maintain patient confidentiality and conform to HIPAA guidelines.

\* Currently not offered in South Carolina.

### Q: Why was TelaDoc created?

**A:** TelaDoc was created to help drive down the cost of medical care and be a more convenient alternative for patients. TelaDoc answers the needs of individuals, self-insured employers, as well as small business owners who need high quality, more cost-effective medical care. Founded by physicians, it is a valuable benefit that complements current health insurance coverage or is a valuable alternative for those without health insurance. Physicians providing consults for TelaDoc members help resolve routine medical issues at a fraction of the cost of a normal visit to the urgent care facility, emergency room or the doctor's office.

- Urgent-care facilities - average \$225 per visit.
- Emergency rooms - average \$800-\$1000 per visit.
- Primary care doctor office visit – average \$80 - \$100 per visit.
- **TelaDoc consults are a flat \$35**

TelaDoc also saves patients time since members can receive a telephone medical consult within 3 hours of contacting TelaDoc or the consult is free.

### Q: Do patients talk to “real doctors”?

**A: Yes.** Patients talk to physicians who are licensed to practice medicine in your state. A credentialing process verifies the medical education and training of each physician before they begin performing consults.

TelaDoc has physicians on call 24 hours a day in most states. When members schedule a consult online or by dialing the toll-free 800 number, the TelaDoc physician currently on call is notified. The average call back time is 30-40 minutes. All calls are answered within 3 hours or less or the consult is free.

### Q: Does the TelaDoc physician replace my regular primary care physician?

**A: No.** A physician providing a phone consult, facilitated by the TelaDoc service is intended to be another option for you to manage your health care when your primary care physician isn't available (in the middle of the night or on weekends) or it is too inconvenient or too costly to travel to your primary care physician for the specific medical need.

If you are one of the millions of Americans who doesn't have a primary care physician, a physician phone consultation, arranged by the TelaDoc service is an excellent first line of defense.

## TelaDoc™ FAQ

### **Q: Why call a TelaDoc physician instead of my primary care physician?**

**A:** A TelaDoc physician is another source of medical care that complements the services of a member's primary care physician (PCP). If a member does not have a PCP, the TelaDoc physician can be a convenient option for minor medical problems until a relationship with a PCP can be established.

### **Here are some of the reasons that individuals utilize TelaDoc services:**

- Telephone medical consults cost \$35 – about the same as many co-pays.
- Some doctors are not accessible during evenings and weekends or do not work after hours.
- It is sometimes difficult for a doctor to squeeze in a patient on the same day that the patient calls; TelaDoc will talk to the patient within three hours or less or the consult is free.
- Many physicians insist upon face-to-face office visits because managed care doesn't pay them unless the patient comes into the office.
- Sick patients must sometimes wait 4 or 5 days before a daytime office visit can be scheduled – resulting in members missing or disrupting their own workday.
- Families resort to urgent care facilities or the Emergency Room for after-hours care – which can take hours, requires travel and costs dramatically more.
- Physicians providing phone consultations to TelaDoc members always have access to a member's personal Electronic Medical Record (EMR) and use it when performing the consult.
- TelaDoc physicians may first recommend appropriate over-the-counter (OTC) medications, but when necessary, will prescribe medication to treat the patient's illness.
- Members can obtain CMS 1500 reports for submission to their PCP or third-party Administrator

### **Q: What do the TelaDoc member services include?**

**A:** Physicians provide telephone medical consults during which they evaluate a member's minor medical problem. The patient's own detailed medical history is used during the consult. Diagnosing a patient's medical condition is a collaborative process between the member and the doctor:

- At the start of the doctor-patient consult, the doctor questions the patient about any changes in his/her medical condition since the last contact.
- The patient's symptoms are evaluated against his/her medical history, provided during the member registration process.
- Patients articulate their current condition, answer specific follow-up questions, and confer with the doctor, who – in most cases – makes the diagnosis and develops a treatment plan.

In some cases the doctor will recommend that the member go to an emergency department, an urgent care center, or their family doctor for more specific testing and evaluation. If appropriate, a prescription will be called in to a pharmacy chosen by the member. A quality medical consult has been delivered quickly, conveniently, and affordably.

### **Q: Can TelaDoc actually diagnose my medical problem over the phone?**

**A: Yes.** Unlike informational-based services and Nurse Lines, TelaDoc has a prior relationship with the member patient. Therefore, TelaDoc physicians actually diagnose your illness, prescribe a therapy and if appropriate, prescribe medication.

## TelaDoc™ FAQ

### **Q: Do I have to leave work to see the doctor?**

**A: No.** The doctor comes to you via telephone any time 24/7.

### **Q: Can TelaDoc members get prescriptions filled from the consulting physician?**

**A: Yes.** This is one of the great benefits of TelaDoc. Because TelaDoc has a prior relationship with the patient,

- Prescriptions can be phoned in to any pharmacy anywhere members happen to be!
- The consulting physician can refill most prescriptions if they are already noted in the patient's medical history, however, the physicians do not write prescriptions for controlled substances, narcotics, long-term or lifestyle drugs.
- The consulting physicians have each member's normal pharmacy telephone information and can phone in prescriptions immediately.

### **Q: Are there any limitations on what the consulting physicians prescribe?**

**A:** TelaDoc physicians may (in medically appropriate situations) write prescriptions for a wide range of products that deliver direct medicinal value. These include, but are not limited to, drug classes such as antibiotics and antihistamines. Scripts for maintenance medicines may also be obtained in cases where a member is in transition to a new insurance plan or doctor. The physicians do not issue prescriptions for controlled substances, those regulated by the Drug Enforcement Agency (DEA), and those which may be harmful and offer potential for abuse or addiction, including narcotics, stimulants, depressant, hallucinogens, anabolic steroids, lifestyle drugs and others. Although many DEA regulated drugs have useful and legitimate medical purposes, the need to regulate access to these controlled substances and prevent their diversion for illegal purposes prompts TelaDoc's policy. As a rule, TelaDoc physicians do not write prescriptions for Viagra and other lifestyle drugs. Please be aware the doctor may or may not be able to prescribe you medication. He or she will make the decision based on your medical history and current situation.

### **Q: What are the qualifications of the consulting physicians?**

**A:** All consulting physicians are highly experienced physicians and licensed to practice medicine. They have been trained as primary care physicians, internists or urgent care doctors. All TelaDoc physicians go through a detailed credentialing process before they are certified to join the TelaDoc Physician Association.

### **Q: How does TelaDoc obtain the enrollee's medical history?**

**A:** During the registration process, members complete a Medical History Disclosure that serves as an electronic record of the individual's medical history and healthcare profile. The disclosure is similar to the information an individual provides during his or her first visit to a PCP, including past medical history, previous surgeries, chronic illnesses, cholesterol levels, medications, or allergies.

### **Q: Does the doctor review the member's medical history before performing a consult?**

**A: Yes.** The medical history is stored on TelaDoc's HIPAA compliant, encrypted central server. Before calling the patient, the doctor reviews the medical history with specific focus on chronic illnesses, current medications, allergies and any changes in the patient's medical condition since the last contact.

### **Q: How do I schedule an appointment to talk to the physician?**

**A:** After enrolling as a member, you can call **1.800.TelaDoc** any time night or day from any phone. Our call center representative will schedule your medical consult with a consulting physician.

## TelaDoc™ FAQ

### **Q: How quickly can I talk to a doctor?**

**A:** Average call back time is usually less than one hour, but all calls are guaranteed to be returned within three hours or the consult is free. Note: If the member misses the call from the consulting physician, his three hour waiting period starts over. After three missed calls, the consult request is cancelled and the member is not charged.

### **Q: How often can I call the Doctor?**

**A:** As often as needed. Your membership allows you to call any time you have a medical issue.

### **Q: Who can become a member of TelaDoc?**

**A:** Anyone 12 years of age or older can become a TelaDoc member. We accept the elderly and those with pre-existing or chronic illnesses. You, and all of your family members, regardless of family size, can become TelaDoc members.

### **Q: I have pre-existing conditions that make it difficult for me to get insurance. Can TelaDoc help me?**

**A: Yes.** TelaDoc accepts patients with pre-existing conditions. These members pay the same monthly membership fee and doctor consult fees as everyone else. There is NO extra charge for patients with pre-existing conditions.

### **Q: Can companies become members of TelaDoc?**

**A: Yes.** TelaDoc regularly enrolls entire companies. Any company that is self-insured can realize immediate cost savings by enrolling their employees and dependants in the TelaDoc program.

### **Q: How does joining TelaDoc affect my health insurance?**

**A:** This service is unrelated to your medical insurance. TelaDoc is NOT insurance. Rather, it is a new value-added medical benefit, designed for today's family, which compliments current coverage. Though the cost of a TelaDoc consult is similar to the price of a co-pay, it is not paid for by your insurance plan.

TelaDoc members may submit their CMS 1500 form for reimbursement against their HSA, FSA or HRA accounts. The consults are a legitimate medical expense.

### **Q: Does TelaDoc save consumers money on medical care?**

**A: Yes.** By becoming a member of TelaDoc, the consumer can access a quality physician any time day or night. TelaDoc facilitates a high quality telephone medical consult with a consulting physician for a fixed \$35. This enables members to avoid the \$100 average cost of visiting a primary care physician when it is not necessary to do so. You can be on the phone with a consulting physician in less than 3 hours.

### **Q: Does TelaDoc refer to specialists?**

**A:** While the consulting physician might recommend you see a doctor face-to-face, he does not refer to a specific specialist.

### **Q: If the consulting physician recommends I see a doctor face-to-face, do I still have to pay the consult fee?**

**A: Yes.** As is often the case, primary care physicians refer patients to other doctors that specialize in your area of need. In those instances, patients are still obligated to pay for the primary care physician appointment. TelaDoc's policy is just the same. You must pay for the consulting physician's time.