

LEGAL FACT SHEET

Using Telemedicine to Visit the Doctor

What is Telemedicine?

Telemedicine involves the use of electronic communications (like a smart phone) and software (typically through a website or downloaded app) to provide clinical services to patients without an in-person visit to the doctor's office. Telemedicine is frequently used for non-emergency medical issues, follow-up visits, management of chronic conditions, medication management, specialist consultation and a host of other clinical services that can be provided remotely via secure video and audio connections.

Telemedicine allows health care professionals to evaluate, diagnose and treat patients at a distance using technology. The approach has drastically improved in the last decade, and it is becoming an increasingly important part of the American healthcare infrastructure.

Types of Telemedicine Services

Most telemedicine providers offer medical services related to Medical and Behavioral/Mental health services. Examples of symptoms that a telemedicine doctor can assist with or diagnose include:

- Coronavirus
 - Common Cold
 - Flu
 - Bowel Irregularities
 - Fever
 - Other non-emergency symptoms
- Mental/behavioral health services often include help with:
- Anxiety
 - Depression
 - Grief and Loss
 - Addictions

How to Access Telemedicine Services

Telemedicine is widely available across the country. If you are interested in utilizing telemedicine to see a doctor, here are some steps to find services:

- **If you are employed**, check with your employer to see if your benefits package includes a particular telemedicine provider. Some employers work directly with telemedicine providers to offer free services for their employees.

LEGAL FACT SHEET

- **If you are insured**, check with your insurance provider to see if there are any telemedicine service providers who are covered under your plan. In recent years, many insurance providers, including Medicaid providers around the state, have contracted with specific telemedicine providers that will be covered under insurance.
- **If you don't have insurance**, or your insurance doesn't cover a specific telemedicine provider, no insurance is needed to make an appointment with most telemedicine providers. The cost of telemedicine is much lower than a typical visit to a doctor. A telemedicine visit can range from \$50 - \$100 for out of pocket cost. If you have a Flexible Spending Account (FSA) or Health Saving Account (HSA), you can use them to pay for these services.

National Telemedicine Providers

- **Doctor on Demand:** <https://www.doctorondemand.com/>
 - *“Our services are available nationwide, with or without insurance. It's free to sign up and your visit price is always shown upfront– with no surprise bills later. We work with many major insurance plans and employers to offer even easier access. Check your plan for coverage.”*
 - This provider accepts some Medicaid insurance. The average cost of a visit is \$49, though cost may vary depending on insurance (or no insurance).
- **MD Live:** <https://www.mdlive.com/>
 - MD Live offers an online or over the phone visit with a doctor. You must first register online for their services, and it is free to register.
 - This service does accept some insurance (including Medicaid through Excellus), costs for a visit without insurance are a flat rate of \$75.

NY Regional Medicaid Telemedicine Providers

- **CDPHP (Capital District Physicians Health Plan)** – Eastern Upstate Counties
 - <https://eranywhere.unitedconciergemedicine.com/>
 - If you are enrolled in Medicaid through CDPHP, you can access the ER Anywhere App or telephone number to be connected to a doctor.
 - Call ER Anywhere at: 1-866-372-6994
- **Excellus BCBS (Blue Cross Blue Shield)** – Central and Western Upstate Counties
 - <https://www.excellusbcbs.com/find-a-doctor/telemedicine>
 - If you are enrolled in Medicaid through BCBS, you can access telemedicine through MD Live by going to the Excellus website and setting up an appointment. Appointments will cost no more than \$40.
 - Call Excellus BlueCross BlueShield at: 1-800-234-4781
- **Empire BCBS (HealthPlus NY)** - NYC residents, Nassau, Putnam
 - <https://mss.empireblue.com/ny/benefits/medicaid-benefits.html>
 - If you are enrolled in Medicaid through HealthPlus, Empire offers a 24/7 NurseLine to speak directly with a nurse about medical issues. This also serves as a Behavioral Health hotline for mental health issues.
 - Call the NurseLine at: 1-800-300-8181

LEGAL FACT SHEET

- **WellCare of NY**
 - There is not currently any information available on Telemedicine Benefits through Wellcare.
- **United Health Care of NY (UHC)**
 - There is not currently any information available on Telemedicine Benefits through UHC.

The above information is not legal advice. It is not a substitute for consulting an attorney. Up-to-date legal advice and legal information can only be obtained by consulting with an attorney. Any opinions, legal opinions, findings, conclusions or recommendations expressed in this publication or on the NYS Kinship Navigator website or by any person or entity to whom you may be referred are those of the Kinship Navigator, Catholic Charities Family and Community Services and/or the person or entity you are referred to and do not necessarily represent the official views, opinions, legal opinions or policy of the State of New York and/or the New York State Office of Children and Family Services (OCFS). NYS Kinship Navigator is a Catholic Charities Family and Community Services program, funded by the New York State Office of Children and Family Services. Catholic Charities Family and Community Services is the only agency authorized by New York State to provide a statewide information and referral service to kinship caregivers. The information herein is published by the NYS Kinship Navigator.