

Frequently asked questions

For Blue Cross Blue Shield of Michigan and Blue Care Network providers

Definitions

Various terms are used to describe real-time health care visits provided through a remote, electronic connection. In this FAQ, you'll see the following terms:

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| Telehealth | An umbrella term for remote health care that may include health care education and administration as well as real-time clinical services. |
| Telemedicine | A subset of telehealth, this describes real-time clinical health care services provided through electronic technology when distance separates the patient and health care provider. |
| 24/7 online health care | Blue Cross and BCN's real-time, low-complexity health care services provided through American Well. |

Overview

What is online health care, powered by American Well®?

It's Blue Cross and BCN's online health care service, provided through American Well's Web-based service, Amwell™. Patients with this covered service can consult with a U.S. board certified physician using a secure, private, online video connection from their laptop, tablet or smart phone.

Why are Blue Cross and BCN offering online health care?

Our customers have asked us to provide online health care to help lower costs, such as those related to overuse of urgent care and unnecessary emergency room visits. Telemedicine is a quickly growing national trend, with 35 percent more employers offering telemedicine benefits in 2015 than in 2014. By 2018, more than 80 percent of employers expect to offer a telemedicine benefit.*

Which patients with Blue Cross or BCN health care have this covered service?

Although anyone can use Amwell online, not all patients with Blue Cross and BCN health care coverage have Amwell as a covered service. As of Jan. 1, 2016:

- Self-funded employers with Blue Cross and BCN health care plans can choose to cover this service for their employees.
- All BCN patients with fully-insured group or individual health care plans, except those in federal programs such as Medicare, have online health care as a covered service.

As of July 1, 2016, all Blue Cross and BCN lines of business will have this covered service, except for:

- Self-funded groups who choose not to offer this service
- Medicare, Medicaid and some other federal programs

How can online health care help my patients?

If you're not available or patients have a minor illness and can't physically come to your office — for example, they're out-of-town or unable to leave their worksite — they'll have another option for care.

Will online health care replace a patient's relationship with his or her primary care physician?

No. It isn't intended to replace ongoing care, chronic condition management or regular checkups. It's intended for minor illnesses when a patient's primary care physician isn't available or when the patient isn't able to travel for an office visit. Blue Cross and BCN will continue to:

- Remind members of the importance of their primary care relationship.
- Encourage members to follow up with their primary care physician after receiving any type of after-hours care.

What if I already provide or wish to provide my own telemedicine service?

Physicians who already provide or wish to provide their own telemedicine services should carefully review the recently updated Blue Cross *Telemedicine* policy and the BCN *eVisits* and *Telemedicine* policies. Our recently updated policies are effective Jan. 1, 2016.

- For the Blue Cross policy, refer to the February 2016 *Record* in the article, "*Billing chart: Blues highlight medical, benefit policy changes.*"
- For the BCN policies, log into your provider account at bcbsm.com, click *BCN Provider Publications and Resources*, then click *Medical Policies*. Interested providers should contact their provider consultant.

If you choose not to provide telemedicine services, your patients may have covered services through our arrangement with American Well.

About American Well

Who is American Well?

American Well is the nation's leading telehealth company. American Well works with employers, health systems, governments, retailers and health plans — including several Blue Cross plans — to provide online health care through Amwell, their Web-based service.

Who are American Well's physicians?

Physicians who care for patients through Amwell are in American Well's telehealth medical practice, Online Care Group. They're U.S. board certified, telehealth certified and participate in ongoing training to maintain their qualifications. They have an average of 15 years experience practicing medicine and have provided thousands of online visits. They meet NCQA and URAC accreditation standards, and follow clinical and telehealth best practice standards.

Where are American Well's physicians licensed?

American Well's physicians are licensed in the state where the patient is physically located. These physicians follow the same protocols as other licensed physicians in that state. For example, only a physician licensed in Michigan can provide online health care to a patient in Michigan. These physicians follow the same protocols as other licensed physicians in Michigan.

Where can a patient use 24/7 online health care?

Online health care is available in the U.S. only. Online health care may not be available in some locations. For a current map, visit info.americanwell.com/where-can-i-see-a-doctor-online.**

What conditions does American Well treat?

Online health care services are for simple-to-acute conditions. Amwell's most frequently diagnosed illnesses include:

| | | |
|-----------------------------|-------------------------|------------------|
| Sinusitis | Urinary tract infection | Seasonal allergy |
| Upper respiratory infection | Pharyngitis | Influenza |
| Acute bronchitis | Conjunctivitis | Cough |

What conditions aren't treated by American Well?

American Well physicians don't provide ongoing care, chronic condition management or regular checkups. Online health care isn't appropriate for true emergencies, such as chest pains, major broken bones or sudden dizziness. In a life-threatening emergency, patients should always go to the nearest emergency facility or call 911.

What if online health care isn't appropriate for a patient's condition?

If online health care isn't right for a patient's condition, the American Well physician will tell the patient to get the appropriate in-person care. This could include referring the patient to his or her primary care physician or to an urgent care facility.

Will I know if my patient gets online health care from Amwell?

American Well's physicians encourage patients to follow up with their primary care physicians. Patients can send an electronic report about their online care to their primary care physicians and other physicians. Patients can also print a report to take to their next office visit.

Prescriptions through online health care

Can patients get prescriptions from Amwell?

Prescriptions are written at the discretion of the American Well physician, according to clinical care standards and his or her ability to evaluate the patient's condition. Not all medications can be prescribed online. American Well physicians won't prescribe:

- Federally or state-controlled substances, such as narcotics or anxiety and ADHD medications
- Muscle relaxants
- Lifestyle medications, such as medications for erectile dysfunction

Prescriptions may not be available, or may be limited, in some locations. For a map, visit info.americanwell.com/where-can-i-see-a-doctor-online.

Will the American Well physician know what other medicines my patient may be taking?

If a patient gives his or her permission, the American Well physician can access their prescription records through Surescripts®.

*Towers Watson, "2015 Emerging Trends in Health Care Survey," April 2015

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American Well® is an independent company that provides online health care for Blue Cross Blue Shield of Michigan and Blue Care Network members.