## Benefits Insights

Brought to you by the insurance professionals at JP Griffin Group

# Virtual Health Care Trends During the Coronavirus Pandemic

As technology has developed, so has people's ability to overcome the traditional communication barriers of time and distance. The proliferation of virtual health care is a step forward in the health care industry that helps bridge the gap of time, distance and affordability to reach patients in need of medical attention. Virtual health care has quickly become more mainstream as the COVID-19 pandemic quickly evolves.

In fact, the Centers for Disease Control and Prevention (CDC) recommends leveraging virtual health care services to help mitigate the impact and spread of COVID-19. Virtual care is capable of reducing ER visits, conserving health care resources and preventing the spread of the coronavirus by treating patients remotely.

### What Is Virtual Health Care?

Virtual health care—or telehealth—is emerging as a viable solution to help lessen the burden on health care facilities and staff, while still providing individuals with the care they need. Virtual health care is an umbrella term that encompasses all ways health care providers remotely interact with patients.

Virtual health care includes technology-based communication that allows people to connect and communicate with a doctor or other health care professional without being in the same physical space. In some cases, telehealth can put you in contact with a doctor more quickly than calling your health care provider or local hospital could.

Since the start of the coronavirus outbreak, frontline health care workers have been flooded with phone calls from patients who are concerned about possible COVID-19

symptoms. As a result, many health systems are implementing self-triaging tools to help patients check their symptoms before being connected to a doctor or visiting a clinic. In accordance with guidance from the CDC, health care systems have suspended all non-time-sensitive surgeries and clinic appointments to reduce the risk of the coronavirus spreading.

Additionally, the Trump administration expanded Medicare telehealth coverage during the coronavirus crisis. This decision gives more patients access to care through virtual care services during the COVID-19 pandemic.

### **Pros and Cons**

As with any technology, virtual health care is constantly evolving and holds both benefits and limitations for patients and medical providers. Benefits include:

- Enabling patients to follow shelter-in-place restrictions by staying home and away from hospitals, except for emergencies
- Minimizing risk to health care workers and patients by limiting exposure to the coronavirus and other diseases
- Facilitating services for chronic patient monitoring, follow-up visits, therapy appointments and postoperative care



## Benefits Insights

Potential challenges include:

- Not being fully equipped yet with technology and training resources
- Limited access to hardware and broadband connections
- Difficulty diagnosing virtually as minor signs and symptoms may be missed without an in-person examination

### **Potential for Growth**

Virtual health care has been around for decades, but we are only now seeing its true potential in the fight against COVID-19, including reducing emergency room visits, conserving health care resources and avoiding the spread of COVID-19. Virtual health care is actually reducing the burden on hospitals as they deal with the coronavirus. The following are examples of why virtual health care is on the brink of growth:

- Generational demand—Nearly three-quarters of millennials prefer a telehealth approach instead of a traditional visit.
- Insurance support—As telehealth becomes more widely used, insurance companies are taking more actions to cover telehealth expenses.
- Expanded reach—Virtual health care services can help address the increased need for the growing aging population and for those who live in rural areas.
- Technology—Technology has and will continue to evolve and advance.
- Workforce shortage—Telehealth services can help alleviate the current and future nursing shortage.

### The Future of Virtual Health Care

Hospitals routinely prepare for crises, but they have not fully leveraged telehealth technologies until now. Currently, there are two main areas of adaptation for telehealth. Either hospitals are expanding their telehealth services, or they are finding ways to train staff on a shortened timeline.

With so many patients in favor of telehealth beyond the coronavirus pandemic, this technology is not going away and will only get better as health care providers invest more in

offerings from a long-term perspective and can formally train employees on a longer timeline.

As the health care industry is quickly responding to and evolving with the COVID-19 outbreak, we may be at a tipping point for telehealth to go mainstream. Coming out of the pandemic, don't be surprised if the general public starts to use telehealth visits for everyday health care.

To learn more about virtual health care, contact JP Griffin Group today.