



# TELEHEALTH

## See a doctor from home, at work or on the go

Sunburn at the beach? Stomach bug on Thanksgiving? In a rural area with no doctors nearby? Think you've got the flu but don't feel up to driving to your doctor's office? These are just a few of the reasons people use telehealth. And you can too!

**Your Blue Cross and Blue Shield of North Carolina (Blue Cross NC) health plan includes telehealth services from MDLIVE.\*** It's a good option for minor health problems when you can't see your regular doctor. Plus, it's often more convenient and cost effective than urgent care.

### Get started.

Don't wait until you're sick – activate your MDLIVE account now so you're prepared. There are three ways to activate: mobile app, online or by phone (see graphic).

Once your account is set up, you can see a board-certified doctor via secure online video from the MDLIVE app or your computer. MDLIVE's doctors can diagnose symptoms, prescribe non-narcotic medication<sup>1</sup> and send prescriptions to your pharmacy.

### Skip the waiting room.

Seventy percent of consumers say they're interested in telehealth – and convenience is the top reason.<sup>2</sup> MDLIVE offers these time-saving benefits:

- + Video consults available 24 hours a day, seven days a week (even holidays)
- + Takes just minutes to connect with an MDLIVE doctor
- + No appointment needed (though you can make one to see a specific doctor)
- + Pediatricians available if your child gets sick
- + If you need a prescription, your MDLIVE doctor can electronically send it to the pharmacy that's close to you
- + On the couch, at work, travelling – you can use MDLIVE anywhere

\*MDLIVE is an independent company that is solely responsible for the telehealth services it is providing.

## 3 ways to activate today

So it's ready when you need it!



**Download the MDLIVE app** on your smartphone or tablet.



**Go to [mdlive.bcbsnc.com](http://mdlive.bcbsnc.com)** and click "Activate Now."



**Call 888-910-9722**



## Why wait?

Average time it takes to see a doctor:

- + **Less than 10 minutes to start an MDLIVE video consult<sup>4</sup>**
- + 19 minutes at a doctor's office<sup>3</sup> (40 minutes for total visit)<sup>5</sup>
- + 30 minutes at an urgent care (60 minutes for total visit)<sup>6</sup>
- + 28 minutes at the ER (153 minutes for total visit)<sup>7</sup>





## Save money.

Extra convenience doesn't mean extra cost. In fact, telehealth runs less than the typical urgent care visit. And if you go to the ER for a non-emergency? Your cost can skyrocket more than 1,300%!<sup>8</sup>

With MDLIVE, you'll pay for a video consult the same as an office visit with your primary care doctor. That means:

- + **If your health plan has a co-pay:** You'll pay the usual co-pay for a doctor's visit
- + **If your health plan has a deductible and co-insurance:** You'll pay no more than \$45

MDLIVE accepts most major credit and debit cards. It's also a qualified expense for HSA, HRA and FSA accounts.

## Get quality care.

MDLIVE doctors are board certified with an average of 15 years' experience. Specialties range from primary care and internal medicine, to pediatrics and family medicine. So, they can treat a wide range of conditions.

Trust is also important. MDLIVE has a 97% satisfaction rating – and 97% would recommend it.<sup>3</sup> You're only shown doctors who are licensed to practice in your state. It's HIPAA-compliant and your personal health information is never shared with your employer.

Keep in mind that telehealth isn't meant to replace your primary care doctor. Instead, think of it as an easy way to get care when common health problems hit. And of course, you should always call 911 for any life-threatening emergencies.

## MDLIVE can handle many non-emergency health problems:

- |                         |  |                |
|-------------------------|--|----------------|
| + Acne                  | + Allergies                              | + Constipation |
| + Cough, cold and flu   | + Diarrhea                               | + Ear problems |
| + Fever <sup>10</sup>   | + Headache                               | + Insect bites |
| + Joint aches and pains | + Nausea and vomiting                    | + Pink eye     |
| + Rash                  | + Sinus problems                         | + Sore throat  |
| + Sunburn               | + Urinary problems and UTIs <sup>9</sup> | + And more     |

Learn more at [mdlive.bcbsnc.com](http://mdlive.bcbsnc.com) or by calling **888-910-9722**.

## Dollars to dollars



Compare the average member cost for:<sup>8</sup>



- 1 In some states, laws require that a doctor only prescribe medication in certain situations and subject to certain limitations.
- 2 "2017 Consumer Survey on Virtual Health." Accenture. Online: [www.accenture.com/us-en/insight-voting-virtual-health-survey](http://www.accenture.com/us-en/insight-voting-virtual-health-survey) (accessed May 2017).
- 3 *Quality of Care Management System*. MDLIVE: 2017.
- 4 Based on national average wait time of 18 minutes and 35 seconds. Source: 8th Annual Vitals Index. Online: [www.vitals.com/about/posts/press-center/press-releases/vitals-index-reveals-wait-times-decreasing](http://www.vitals.com/about/posts/press-center/press-releases/vitals-index-reveals-wait-times-decreasing) (accessed May 2017).
- 5 Shaw, Meredith K., et al. "The duration of office visits in the United States, 1993 to 2010." *The American Journal of Managed Care* 20.10 (2014): 820-826.
- 6 "2016 Benchmarking Report Summary." Urgent Care Association of America. Online: [www.ucaa.org/resource/resmgr/benchmarking/2016BenchmarkReport.pdf](http://www.ucaa.org/resource/resmgr/benchmarking/2016BenchmarkReport.pdf) (accessed May 2017).
- 7 Average times shown are for emergency departments in North Carolina. Source: <https://projects.propublica.org/emergency/> (accessed May 2017).
- 8 Urgent care and ER figures are the average cost to Blue Cross NC members across across commercial group plans. Based on Blue Cross NC internal data for 12 months ending December 2016. ER costs include both facility and professional charges—and combine copayment, deductible and coinsurance.
- 9 Children under 36 months who present with fever must be referred to their pediatrician (medical home), child-friendly urgent care center or emergency department for clinical evaluation and care. MDLIVE doctors may not treat any children with urinary symptoms. Parent/guardian will be required to complete a different medical history disclosure form for children under the age of 36 months prior to making an appointment with an MDLIVE doctor.

MDLIVE is an independent company that is solely responsible for the telehealth services it is providing. MDLIVE does not offer Blue Cross or Blue Shield products or services. MDLIVE interactive video consultations are available 24 hours a day, 7 days a week. Telehealth services are subject to the terms and conditions of the member's health plan, including benefits, limitations and exclusions. Telehealth services are not a substitute for emergency care.

MDLIVE does not replace your primary care doctor and is not an insurance product. MDLIVE is subject to state regulations. MDLIVE does not prescribe DEA-controlled substances and may not prescribe non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. MDLIVE does not guarantee patients will receive a prescription. Health care professionals using the platform have the right to deny care if based on professional judgment a case is inappropriate for telehealth or for misuse of services. MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc. and may not be used without written permission. For complete terms of use, visit <https://welcome.mdlive.com/terms-of-use>. BLUE CROSS®, BLUE SHIELD®, and the Cross and Shield symbols are marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. All other marks are the property of their respective owners. Blue Cross NC is an independent licensee of the Blue Cross and Blue Shield Association. U13145a, 6/18



**BlueCross BlueShield**  
of North Carolina

**MDLIVE**