Bolton Insight

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The Evolution of Telemedicine & Mental Health

Telehealth's Targeted Approach

COVID-19 has added fuel to the fire that is American's widespread tendencies towards chronic stress, depression, and anxiety. Healthcare professionals at the highest level foresee a country on the verge of a second public health crisis – one of mental and behavioral health trauma. In a recent Kaiser Family Foundation poll, nearly 50% of Americans said the pandemic has had a negative effect on their mental health.

Health care experts agree that there is a "language" problem when it comes to addressing mental health disorders in America. Mental health is classified as a binary outcome – either you have a mental health problem, or you don't. Due to the far-reaching effects of the COVID-19 pandemic, our fundamental decision-making framework no longer applies. With individuals having lost jobs, businesses, or even loved ones, there has been no time to adjust to a "new normal", let alone focus on their long-term health outcomes.

Telehealth's role, under the drastically different circumstances all Americans find themselves in, is revolutionary and simultaneously nuanced. Telehealth care providers aim to address specific mental health or behavioral health care issues like depression, addiction, or trauma stemming from loss through an increased access to care which is more personalized. Mental and behavioral health disorders must be treated as dynamically as they manifest – varying intertemporally and individually. On-demand telehealth care aligns well with consumer preferences for service as they need it, proven by the ubiquity of mobile apps, streaming entertainment services, and ride-sharing services. Economically, individuals prefer greater choice and flexibility of those choices, and healthcare is no exception. 11% of domestic workers polled in a McKinsey study in 2019 said they have used or actively use telehealth services, as compared to 46% polled in 2020.

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:

- Overall focus on de-stigmatization of mental and behavioral health issues
- Drastically increased access to care for patients located rurally or far from brick and mortar health care service providers
- Greater flexibility and choice for patients to address their specific traumas and disorders in a more personalized format

Potential challenges include:

- Overcoming legal barriers on a state-by-state basis over 20 states require informed consent for telehealth provisions
- Lack of parity for coverage and reimbursements across plans and networks different limits of coverage for services received
- Temporal lag of treating mental and behavioral health issues as a greater number of Americans experience such traumas brought on by the COVID-19 pandemic

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Potential for Growth

Since the coronavirus pandemic, we have seen an uptick in the number of telehealth visits and utilizing members. See the chart below for a comparison of the number of virtual visits for 3 of our clients prior to the peak outbreak in December 2019 and during the outbreak in May 2020. Groups that had less than 100 distinct members in December saw over 2,000 utilizing members in May.

| | Dec-19 | | May-20 | |
|-----------|---------------------|-----------------------|---------------------|-----------------------|
| | # of Virtual Visits | # of Distinct Members | # of Virtual Visits | # of Distinct Members |
| Client #1 | 2 | 2 | 122 | 85 |
| Client #2 | 70 | 49 | 7,228 | 4,896 |
| Client #3 | 109 | 99 | 4,567 | 2,872 |

Now that members have experienced the benefits of telehealth, it is likely that many will continue to utilize the benefit moving forward. Telehealth provides productivity savings, cost savings, and helps prevent the spread of illnesses that can occur in traditional healthcare settings.

Although we have seen a huge increase in the utilization of telehealth, there is still an opportunity to educate members and steer them to continue to utilize telehealth rather than more costly options such as Urgent Care or Emergency Room visits. This is also an opportunity for those members who are not currently engaged with a primary care physician to have a convenient avenue to do so.

The use of telehealth has been an important tool during the pandemic, and we believe it is here to stay. To learn more about virtual health care, contact Bolton today.