

Telehealth and Telemedicine

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The use of telecommunications during a pandemic or other disaster offers opportunities for many businesses to continue their operations, and even expand the services they provide. However, proper attention to security is essential when utilizing telecommunications. The healthcare industry is especially challenged due to mandated privacy requirements. Helping clients understand the opportunities and challenges of telecommunications, especially telemedicine, is another value-added service of the professional insurance agent.

Telehealth or telemedicine are terms that refer to the exchange of information via various electronic communications systems. While the terms are often used interchangeably, they are not the same. Telehealth refers to a broad range of offerings, including provider training and administrative services, whereas telemedicine is more limited in scope. Telemedicine is the use of telecommunications to deliver healthcare services and education to patients without in person contact. Telemedicine is especially useful for follow up visits, treatment of chronic conditions, prescription refills and other medication management.

An important issue during times of widespread infection by flu and other viruses is maintaining access to care for those who are ill, while limiting exposure for healthy individuals. Delivery of high quality healthcare services is also especially difficult in the aftermath of a hurricane or other natural disaster. However, telemedicine's benefits are not limited to times of disaster or pandemic. The availability of remote services is also attractive to those in rural areas that may be underserved by medical professionals.

A 2018 survey showed that, in states where telehealth was allowed, 95% of large employers offered these services

to their employees (www.natlawreview.com). In 2019, approximately 20% of physicians offered telehealth services, with 61% of the remainder expecting to use the services by 2022. Physicians cite improved access to care, increased efficiency and reduction in healthcare costs as advantages of telehealth services (www.fiercehealthcare.com). The use of telehealth was accelerated during the COVID-19 pandemic in 2020, as the federal government expanded access to these services available under Medicare and Medicaid.

Secure and reliable telecommunications service is essential for the protection of not only patients' privacy, but also the malpractice exposure of the medical service provider. There are a number of privacy and security concerns applicable to telehealth. Patient data from in home sensors, such as diabetes or heart monitors, may be inadvertently transmitted to unrelated third parties. Sensors may transmit information on activities that the patient may want to keep private.

Telehealth communication systems are often susceptible to malware or hacking. In 2018 the cost of a breach was about \$380 US per lost or stolen record, according to a Ponemon/IBM study. That year the US healthcare industry spent about \$67 billion dealing with Protected Health Information (PHI) breaches, including investigations, patient notification, providing credit monitoring and recovering data (www.ncbi.nlm.nih.gov). In April 2020, over 500,000 Zoom accounts were offered for sale on the dark web (www.welivesecurity.com).



Physicians who practice telehealth in multiple states must be careful to comply with differing legal requirements, including having the appropriate license in all states where they practice. There may be separate requirements for physician's assistants and nurse practitioners. Proper patient identification is another area of concern with telehealth. Regulations for prescribing controlled substances also vary between states. Direct communication with patients, rather than relying solely on information provided in online surveys and questionnaires, can also reduce chance of misdiagnosis or malpractice claims. Patients should also be wary of apps and computer programs offering self-diagnosis as many of these are not FDA approved and may not be accurate.

The use of telecommunications to offer services and healthcare remotely is probably here to stay. The benefits include increased access to healthcare, and potential to reduce the spread of disease. However, technology can never replace the need for personal interaction and face to face communication, even if via a video chat. Helping clients navigate potential pitfalls of telemedicine and other remote services is another sign of the true insurance professional.

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