



Blue Cross  
**Online Visits**<sup>SM</sup>

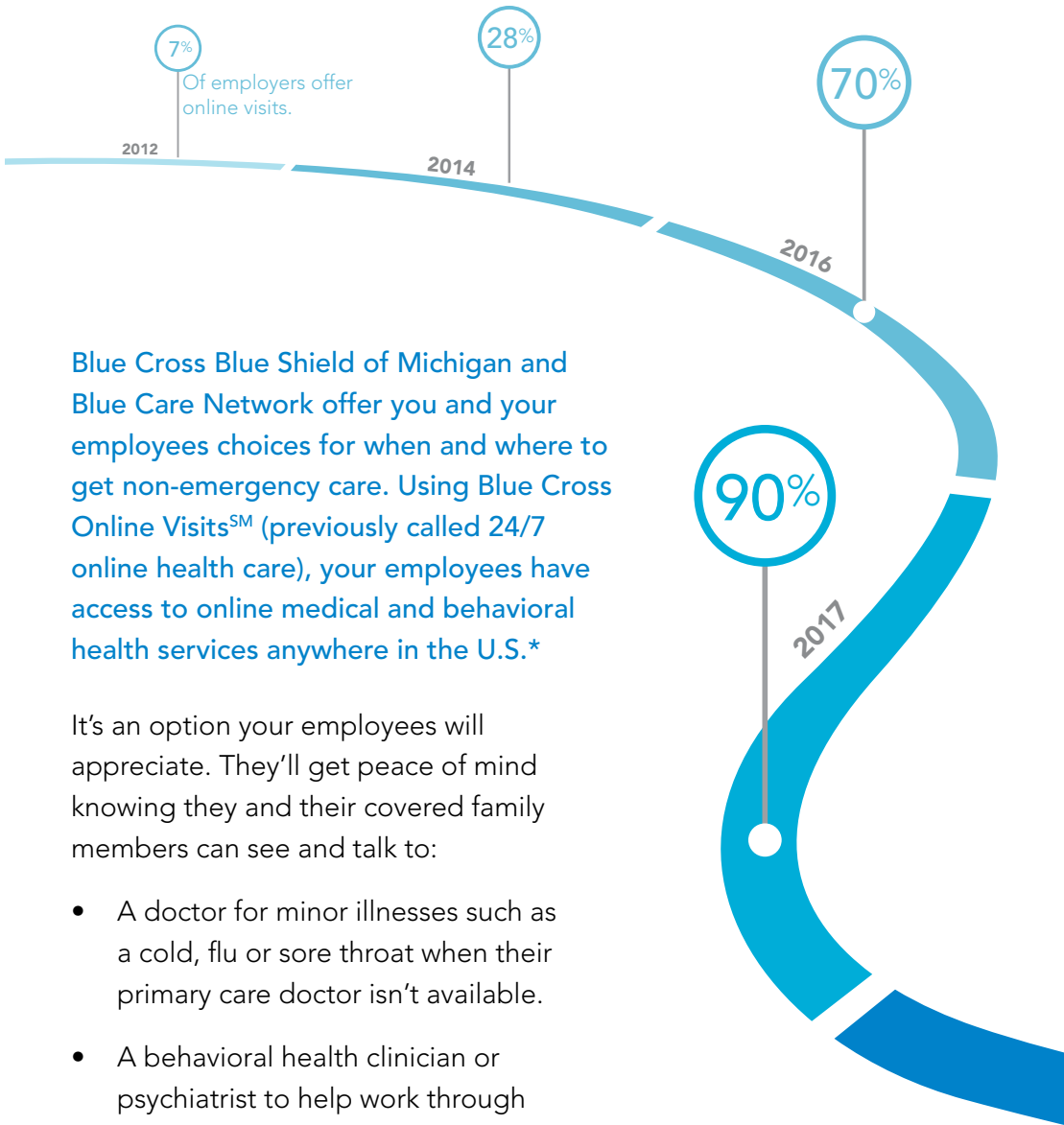
For employers



Blue Cross  
Blue Shield  
Blue Care Network  
of Michigan

Confidence comes with every card.<sup>®</sup>

Medical and behavioral health



7%  
Of employers offer  
online visits.

2012

28%

2014

70%

2016

90%

2017

Blue Cross Blue Shield of Michigan and Blue Care Network offer you and your employees choices for when and where to get non-emergency care. Using Blue Cross Online Visits<sup>SM</sup> (previously called 24/7 online health care), your employees have access to online medical and behavioral health services anywhere in the U.S.\*

It's an option your employees will appreciate. They'll get peace of mind knowing they and their covered family members can see and talk to:

- A doctor for minor illnesses such as a cold, flu or sore throat when their primary care doctor isn't available.
- A behavioral health clinician or psychiatrist to help work through different challenges such as anxiety, depression and grief.

\* Online medical care doesn't replace primary doctor relationships.

## Enhancing 24/7 online health care

Blue Cross and Blue Care Network are enhancing 24/7 online health care to provide a better experience for your employees.

Starting Jan. 1, 2018, these enhancements include:

- Adding behavioral health (therapy and psychiatry)
- A new name, Blue Cross Online Visits<sup>SM</sup>
- A new online visits app, BCBSM Online Visits<sup>SM</sup>, which replaces the Amwell<sup>®</sup> app
- A Blue Cross-branded website and URL, **bcbsmonlinevisits.com**
- A dedicated Customer Service phone number, 1-844-606-1608
- No service key

**There are no changes to the existing medical services.**

The website and app still use the American Well<sup>®</sup> technology platform and provider network.\*\*

97%

In the U.S., telemedicine has grown from a niche program in 2012 to a service that nearly all employers will offer in 2019.

2019



Source: National Business Group on Health<sup>®</sup>  
Large Employers Health Plan Design Survey, August 2016

\*\*American Well<sup>®</sup> is an independent company that provides online visits for Blue Cross and BCN members.

## About Blue Cross Online Visits

Online visits increase your employees' access to care. Services are available to your employees and their eligible dependents. Medical and behavioral health services are available in all 50 U.S. states.

### **Medical care**

Online medical visits offer your employees another choice for getting non-emergency care when their primary care doctor isn't available. It also can be used when employees are traveling or when they can't leave home or work.

It's appropriate for colds, flu, sore throats, sinus and respiratory infections and other minor illnesses and injuries. Visits last about 10 minutes, although the doctor will spend as much time as needed with a patient. Medical visits are available on demand or by appointment 24 hours a day, seven days a week.

### **Behavioral health services**

Online therapy and psychiatry let your employees talk to therapists and psychiatrists about challenges they may be facing, such as anxiety, depression, grief and insomnia.

### **Therapy**

Therapists, such as psychologists, licensed clinical social workers, marriage and family therapists, and professional counselors, use talk therapy.

Therapy is available to adults and children age 10 and older by appointment from 7 a.m. to 11 p.m., seven days a week. Therapy visits are 45 minutes.

### **Psychiatry**

Psychiatrists can conduct diagnostic interviews and prescribe and manage medications.

It's available to adults age 18 and older by appointment only. Extended hours during evenings and on weekends may be available. Psychiatry visits are 45 minutes for the initial visit with 15-minute follow-up visits.

Online behavioral health is compliant with federal mental health parity rules. It doesn't treat substance use disorders or emergency behavioral health issues.

### **Prescriptions**

American Well doctors may write prescriptions, if appropriate. They don't write prescriptions for controlled substances or lifestyle medications.

A photograph of a young woman with dark hair pulled back, wearing blue medical scrubs and a stethoscope. She is smiling and looking down at a white tablet computer she is holding with both hands. The background is a bright, out-of-focus indoor setting. The image is partially overlaid by a blue semi-transparent rectangle on the left side, which contains white text.

## About American Well's online practice group

All American Well doctors and behavioral health clinicians are treated as in-network providers when your employees use online visits through the Blue Cross Online Visits app or website.

These doctors are telehealth experts who are U.S.-board certified, licensed and credentialed, and have been practicing medicine an average of 15 years. They're highly trained to provide telemedicine services. They meet National Committee for Quality Assurance and URAC® accreditation standards, and follow clinical, governance and best practice standards.

The doctors who provide medical services may be specialists in areas such as pediatrics, family medicine or emergency room medicine. Psychiatrists are board certified in psychiatry or neurology.

The masters- and doctoral-level behavioral health clinicians providing therapy services include fully licensed psychologists, clinical social workers, marriage and family therapists, and professional counselors.

## What your employees pay for online visits

For medical services, an online visit is based on your office visit cost share, or the amount selected in the plan documents.

Costs for behavioral health services vary depending on the type of provider and the service received. Your employees will be charged the appropriate cost share for the service using their existing outpatient behavioral health benefits.

## Easy to use

Using face-to-face online video from a smartphone, tablet or computer, your employees interact with doctors and therapists.

After they've signed up for their user account at **bcbsmonlinevisits.com**, they simply:

1. Launch the online visits app or website, and log in to their account.
2. Choose a service: *Medical, Therapy or Psychiatry*.
3. Pick a doctor or begin a scheduled visit and enter their payment information.
4. Meet with the doctor or therapist online.
5. Get a prescription, if appropriate, sent to a local pharmacy.
6. Send an optional visit summary to their primary care doctor or other health care provider at the end of their online visit.



## Value and convenience

Blue Cross Online Visits gives your employees choices for convenient, non-emergency care.

- Everyone on your employees' health care plans can use it, including children and spouses.
- Your employees have access to care through a secure, web-based video application that's compliant with the Health Insurance Portability and Accountability Act. Visits are confidential.
- Eligibility is verified in real time, payment is collected at time of service, and claims are submitted electronically.
- Your employees can view their online health care claims records through their **bcbsm.com** member account.



## Take advantage of our employee communications toolkit

It'll help you drive enrollment and encourage use. It has everything you need to educate your employees and promote online visits in your workplace:

- Communications best practices
- Flyers, frequently asked questions, posters, postcards and wallet cards
- Email and newsletter templates
- Web banners and buttons, digital message board signs

Download the toolkit and watch a video at [bcbsm.com/engage](https://bcbsm.com/engage).

To request printed materials or learn more about Blue Cross Online Visits, contact your Blue Cross or BCN sales representative or contracted agent.

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