

Featured Story



Telehealth's Powerful Advantages under Medicare Advantage Plans

By Michael Gorton, MS, JD

Who could have predicted the meteoric rise in [senior utilization of telehealth](#) during the pandemic, which resulted in a Kaiser Family Foundation study confirming that 95 percent of individual Medicare Advantage (MA) plans and 92 percent of Special Needs Plans (SNP) will offer [telehealth benefits in 2022](#). In fact, KFF reports that three-quarters of individual MA plans and two-thirds of SNP will provide remote access technologies, and any provider that can bill Medicare, including many specialists, can use telehealth. This not only makes it easier for many seniors to access care, but also helps to [extend the reach of physicians](#) to care for an even greater number of individuals in the home setting.

It's not surprising that during the pandemic seniors not only [used digital health solutions](#) as a key components of their healthcare experience, but also said they actually preferred this option going forward. But MA plans and their digital health partners that provide telehealth must go beyond addressing primary care issues through a virtual visit, as explained further in this article. The opportunity now is to expand consumer engagement and manage many aspects of their health remotely, especially with a growing number of seniors choosing to remain at home.

Recognizing this trend, Medicare has continued to expand upon its [telemedicine and telehealth](#) services with virtual care becoming a necessity, not simply an attractive option. Thankfully, [the Medicare Telehealth Parity Act](#) has also been expanded, with the federal healthcare program now covering more virtual care services than ever before.

This expansion, coupled with growing enrollment in MA plans -- which has [more than doubled](#) in the last 10 years with more than 26 million enrollees in 2021 -- will likely boost the utilization of telehealth. One [poll](#) of Medicare Advantage members found that roughly half of seniors are comfortable using telehealth to get healthcare, and those that do largely say they had a favorable experience: 91% said they had a favorable experience with telehealth, and 78% added they plan to do so again.

While telehealth grew in popularity during the pandemic and temporary regulations were put in place to enable virtual care, there is now a [major push](#) to make these changes permanent since telehealth has become so widely adopted. Gone are the days prior to the pandemic when only certain providers were able to receive payment for telehealth services from Medicare and MA plans and regulations stipulated that the patient had to be seen in person by the provider within the last three years.

Now many MA plans are offering telehealth benefits with little or no co-pays and lifting these previous restrictions. Moreover, one study found that [digital solutions](#) are being used to attract and keep MA plan members as many plans are taking full advantage of its strengths and are moving toward integration with in-person offerings. "Digital first" is trending in healthcare to make [medicine more precise, personalized and efficient](#).

Integrated Mental and Physical Telehealth Improves Overall Health

With 76% of older Americans intending to age in place and remain in the home setting, telehealth is playing a major role in maintaining mental/behavioral and physical health. To this point, behavioral

telehealth has become a critical component of care, as mental health challenges for seniors worsened under the pandemic and continue to pose barriers to accessing care.

[Research shows](#) that people with a mental health problem are more likely to have a preventable physical health condition, further confirming the interconnection of mental health and physical health and [substantiating](#) that poor mental health [negatively affects](#) physical health and life expectancies. Physical health problems significantly increase the risk of developing mental health problems, and vice versa. Nearly one in three people with a long-term physical health condition also has a mental health problem, most often depression or anxiety.

According to the [National Institutes of Health](#), people with other chronic medical conditions are at higher risk of depression. The same factors that increase the risk of depression in otherwise healthy people also raise the risk in people with other medical illnesses, particularly if those illnesses are chronic (long-lasting or persistent). These risk factors include a personal or family history of depression.

Research has shown that there is a connection between depression and [poor medication adherence](#) for a variety of chronic diseases. Depressed patients were 1.7 times more likely to be non-adherent than non-depressed patients.

Depression is common among seniors who have chronic illnesses with some [six in ten adults having a chronic disease](#) and four in ten having two or more chronic conditions. These include:

- Alzheimer's disease
- Autoimmune diseases, including systemic lupus erythematosus, rheumatoid arthritis, and psoriasis
- Cancer
- Coronary heart disease
- Diabetes
- Epilepsy
- HIV/AIDS
- Hypothyroidism
- Multiple sclerosis
- Parkinson's disease
- Stroke

The Centers for Disease Control and Prevention's Community Preventive Services Task Force also recommends several telehealth interventions to reduce [risk factors](#) for patients with high blood pressure, cardiovascular disease, diabetes, HIV infection, asthma, obesity and end-stage renal disease. Telehealth also helps with clinical and dietary outcomes and is helping to avoid hospitalizations.

More frequent behavioral telehealth visits, combined with connecting with multiple providers in the care of a patient, will significantly reduce unnecessary ER visits and avoid expensive hospital visits or re-hospitalizations. Taken together, these reductions in inpatient care can significantly help to lower overall medical expenses for both the individual and the MA plan.

A collaborative care approach that includes both mental and physical health care [expands consumer engagement](#) by enabling seniors to remotely manage many aspects of their mental health along with their physical conditions and improve coordination with treating clinicians. Research has shown that [treating depression and chronic illness together](#) can help people better and concurrently manage both their depression and their chronic disease.

An integrated telehealth approach that offers primary care, specialty and behavioral telehealth services presents opportunities for seniors to access a wide range of effective care all in one place. This approach also ensures confidentiality for a variety of mental health treatments, including psychiatric care, psychosocial interventions, talk therapy and more.

Addressing Social Determinants of Health

The high value of behavioral telehealth for seniors is also evident when it comes to addressing SDOH and supporting caregivers: the CDC has reported studies that more than one-fourth of adults aged 65 and older are considered [socially isolated](#). Seniors are more likely to face loneliness and social isolation because of many factors, such as hearing loss, chronic illness, living alone and loss of friends and family members. Being socially isolated can also lead to other problems, including depression and functional cognitive decline. Poor social relationships are associated with higher rates of heart disease and stroke.

After reviewing patient needs, the optimal telehealth solution connects individuals to the best treatment options and considers preferences such as physician gender and treatment type. The solution also facilitates seamless interaction between a patient's primary care and behavioral health physicians to create effective and comprehensive treatment plans.

Additional Digital Tools for Health Improvement

A [case study](#) of high-risk patients found that certain telehealth platforms lowered hospital readmissions by 83%, reduced emergency department visits by 50%, improved the quality of life for patients and enhanced communication across family caregivers, patients and providers.

[Remote Patient Monitoring \(RPM\)](#) has moved to the head of the line, with seniors having access to at-home measurement devices, wearable sensors, phone apps, symptom trackers and patient portals to support self-care. Going forward, and as additional tools become available, there is untapped potential to harness RPM for assessing and monitoring many diseases and conditions. Device data and RPM can provide deeper insight on chronic conditions for providers and patients who are aging in place.

[Transitional Care Management \(TCM\)](#), an initiative started by the Centers for Medicare and Medicaid Services (CMS) that incorporates telehealth, provides seniors with services involving a transition of care during those 30 days after discharge from an inpatient acute care hospital or an inpatient psychiatric hospital.

As a result of these digital health advancements, numerous geriatric health decision leaders are partnering with digital health specialists to improve care, enhance provider and patient/caregiver satisfaction and strive for better patient outcomes. The best solution combines digital health with a patient-centered, Digital Medical Home™ that securely manages scheduling primary care and behavioral health virtual care visits, at-home lab testing and much more.

Adopting the Digital Medical Home™

Seniors and clinicians are discovering that digital health solutions have the power to [bridge gaps in care](#) by making healthcare more accessible and improve outcomes. The emergence of a “new perspective” in digital health opens a world of opportunities for helping seniors enrolled in MA plans and SNP.

The search for digital resources begins with identifying a fully integrated portfolio of curated digital health solutions. Characterized as the Digital Medical Home™, (DMH) this framework is a pathway to avoid expensive pre-acute and post-acute care and contributes to the ongoing maintenance of the participant's health.

The DMH™ elevates the interaction between the physician and the patient, longitudinally pulling in relevant diagnostic elements that patients traditionally get in a clinic setting -- whether it's lab testing and values, biometric information and device data. The DMH™ also engages and supports communication which is a two-way pathway that sends messages in an app to provide quicker access to messaging for

ancillary and specialty providers and care team members, offers assistance to family caregivers and accounts for social determinants of health.

With DMH™, this “digital first” approach establishes a digital front entry to the healthcare system that impacts the patient’s entire care journey. Care teams are more effectively able to triage using a virtual environment which directs the patient to the right care the first time, thus lowering costs. In this era of digital transformation, the DMH™ facilitates an engagement strategy across the healthcare continuum. It is designed to house the tools, resources and support needed to manage a variety of health care issues and conditions in one place, while providing superior health benefits for seniors with MA plans and SNP.

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