



**Blue Care
Network**
of Michigan

dr. on demand
by Included Health

BCN Virtual Primary CareSM HMO

FOR FULLY INSURED GROUPS



FREQUENTLY ASKED QUESTIONS FOR EMPLOYERS

Plan particulars

BCN Virtual Primary Care HMO gives employees **fast, easy, low-cost virtual access to comprehensive, quality primary, urgent and behavioral health care** through Doctor On Demand by Included Health.

This health care plan supports your employees' health, wherever they are, through the Doctor On Demand app and a computer, tablet or mobile phone. The U.S. board-certified Doctor On Demand physicians, nurse practitioners, psychiatrists, therapists and their dedicated care team are available when your employees need them.

BCN Virtual Primary Care HMO must be offered alongside another traditional HMO plan (including PCP Focus and excluding Healthy Blue LivingSM HMO), a point-of-service plan or a Blue Cross Blue Shield of Michigan PPO health plan.

Why do we need to offer the BCN Virtual Primary Care HMO plan alongside a traditional HMO, POS or PPO plan?

We want to give your employees the option to pick a plan that works best for them. So they have the option to choose either virtual or traditional in-person care visits for the plan year.

Employees who choose a plan with traditional in-person benefits won't have access to the group's BCN Virtual Primary Care HMO plan benefits. And employees who choose the BCN Virtual Primary Care HMO plan won't have access to the group's traditional in-person primary care benefits.

Affordability

How are you making BCN Virtual Primary Care HMO affordable for our group?

For large group plans, BCN Virtual Primary Care HMO is more cost-effective when compared to HMO plan designs with the same out-of-pocket cost for in-person primary and behavioral health care. For ACA-compatible small group plans, BCN Virtual Primary Care HMO will be priced lower than traditional HMO plans based on the specific out-of-pocket cost design of the plans.

Low or no cost on virtual visits for primary care, urgent and behavioral health care will give your employees richer benefits than a traditional HMO plan.

Do all virtual visits have a \$0 copayment?

Your group can choose BCN Virtual Primary Care HMO plans with copays of \$0, \$5 or \$10 for ACA-compatible small group plans and large group fully insured plans.

Providers

Who are the primary care providers?

Doctor On Demand providers are experts in their fields and trained in virtual care delivery best practices. They're fully employed Doctor On Demand U.S. board-certified internists, family and emergency medicine D.O.s and M.D.s, as well as nurse practitioners, psychiatrists and therapists. They come from a variety of backgrounds and specialties and have an average patient rating of 4.9 out of 5 stars. These providers take time to get to know your employees and address what's most important.

How do you determine high-performing specialists for referral by the Doctor On Demand virtual PCP?

We identified high-performing specialists through a mix of specialty-specific and region-specific cost benchmarks. High-performing doctors are then preferred for referral by specialty and county.

Access

What types of care and services are available virtually?

Primary care:

Preventive care
Lab and screening referrals
Chronic conditions
Diet and nutrition
Prescription management
Specialist referrals
Family medicine
Men's and women's health

Urgent care:

Cold and flu
Cough
COVID-19
Sinus infections
Skin rashes
Asthma and allergies
Urinary tract infections
Headaches and migraines

Behavioral health care:

Anxiety and depression
Stress
Trauma and loss
PTSD
Bipolar disorder
Relationship issues
Mental health screenings
Grief

What are the hours of operation?

Doctor On Demand operates 24 hours a day, seven days a week, 365 days a year. However, hours of availability vary based on the type of care your employees need:

- **Virtual primary care** visits are available with an appointment Monday through Friday from 8 a.m. to 5 p.m. Eastern, Central or Pacific time.
- **Virtual urgent care** is available "on demand" 24/7 with a wait time of 10 minutes or less.
- **Virtual behavioral health** visits are available seven days a week from 7 a.m. to 10 p.m. in all time zones. It typically takes 14 days or less after scheduling your appointment to see your therapist or psychiatrist.

Can our employees use BCN Virtual Primary Care HMO while traveling?

Yes, your employees can access the Doctor On Demand app in all 50 states. When traveling outside of the U.S., your employees won't be able to have a medical visit through Doctor On Demand. However, Doctor On Demand care team's registered nurses are available 24/7 to guide your employees to health care wherever they are.

What if an employee goes to in-person urgent care or a hospital to receive care?

BCN Virtual Primary Care HMO is like most BCN HMO plans as it relates to urgent or hospital care. Benefits remain the same with applicable copay or deductible and coinsurance.

Can employees who enroll in BCN Virtual Primary Care HMO still use other virtual care services from Blue Cross?

Employees enrolled in BCN Virtual Primary Care HMO should use the Doctor On Demand app exclusively for their virtual care needs. This will ensure overall care is coordinated by the Doctor On Demand care team.

Employees who enroll for BCN Virtual Primary Care HMO will receive communications and resources to help them learn how to use Doctor On Demand, therefore eliminating any need to use other Blue Cross virtual care services.

BCN and Blue Cross Blue Shield of Michigan members who aren't enrolled in BCN Virtual Primary Care HMO can still access Blue Cross Online VisitsSM until Dec. 31, 2023. Starting Jan. 1, 2024, they'll be able to access Virtual Care through Teladoc HealthTM.

How do our employees access Doctor On Demand?

For a virtual visit, your employees will need a mobile phone or tablet with a front-facing camera or a computer with a web camera.

- For visits using the Doctor On Demand app, they'll need to have an Android 7.0 or newer, or iOS 13.6 or newer device.
- For visits using the website, they need to have access to the Chrome, Android, Firefox, Microsoft Edge or Safari browser.
- Access to Wi-Fi, 4G or LTE connection is also needed.



Member experience

How do employees choose their Doctor On Demand virtual primary care provider?

After enrollment, Doctor On Demand will automatically assign a virtual PCP to employees based on their location and PCP availability. Your employees may choose a new virtual PCP any time after they set up their Doctor On Demand account profile through the app.

Employee family members 17 and younger must see an in-person BCN-participating provider for their primary care. They'll still have access to virtual services, such as urgent care and behavioral health care through Doctor On Demand.

Can employees choose a different virtual PCP?

Yes. Your employees may change their Doctor On Demand virtual PCP based on their personal preferences any time in the Doctor On Demand app.

Can our employees see other Doctor On Demand providers besides their virtual PCP?

Yes. For urgent needs when an employee's Doctor On Demand PCP isn't available, such as after office hours, employees may have a virtual visit 24/7 with any Doctor On Demand provider. The provider will have access to all the information and records from previous visits.

Can employees keep their local, in-person PCP?

Only employee family members who are 17 and younger can keep their local, in-person BCN-participating PCP. All adults on a BCN Virtual Primary Care HMO plan must choose a Doctor On Demand virtual PCP.

What kind of care kits are available?

Doctor On Demand will provide your employees with Primary Care Kits, and when appropriate, Chronic Care Kits.

Primary Care Kit — At no additional cost, your employees will receive one Primary Care Kit per household. After they schedule their first *primary care* virtual visit, Doctor On Demand will ship the Primary Care Kit to their home in time for their first virtual visit. The Primary Care Kit includes a thermometer and a high-quality Omron blood pressure monitor. During the first virtual visit, the PCP will go over how to properly use the tools.

Chronic Care Kits — The following kits are only available one per employee, per diagnosis:

- **Asthma:** pulse oximeter, peak flow meter
- **Diabetes:** glucometer, uric acid test strips, monofilaments, lancets, sharp container, alcohol wipes, scale
- **Hypertension:** scale
- **Chronic kidney disease:** scale

How do our employees schedule a virtual appointment?

Your employees can schedule appointments anytime for virtual primary or behavioral health care with the Doctor On Demand app or website.

Virtual urgent care is available 24/7 through the app — no appointment necessary. Or they can go directly to an urgent care center when they need immediate in-person care.

If your employees need more immediate behavioral health care, they can use the app for an on-demand virtual urgent care visit. All of Doctor On Demand's primary care providers are extensively cross-trained to recognize, score and treat mild to moderate behavioral health issues, particularly depression and anxiety.

Do employees need to do anything to prepare for appointments?

Yes, before the visit, your employees will go through a previsit intake process using the Doctor On Demand app. They'll enter information such as their symptoms, height, weight, blood pressure, pulse, behavioral health concerns, pharmacy preferences, payment method and contact information. This helps establish your employee's profile for the doctor and helps explain the reason for their visit.

Can Doctor On Demand providers prescribe medications?

Yes. If the employee's treatment includes a prescription, their provider will confirm their pharmacy and electronically order the prescription. It'll be ready for pickup once the pharmacy prepares their medication. Employees can select a preferred pharmacy anytime in the Doctor On Demand app.

Home delivery is also a convenient option available so your employees can save money on 90-day prescriptions.

Many of the prescriptions available in an office setting or urgent care can be prescribed after the employee's Doctor On Demand provider deems it appropriate. However, Doctor On Demand doesn't prescribe drugs designated as a U.S. schedule I, II, III, IV or V controlled substance, which includes narcotics or pain medications, such as gabapentin. Employees can talk to their Doctor On Demand PCP about their options.

How does the bloodwork part of the virtual annual physical work?

Like an in-person PCP visit, blood work would be ordered at the time of the virtual annual visit and the employee will be referred to a local BCN-participating lab. Results are then shared after the lab work is completed and will be discussed in a follow-up visit with the Doctor On Demand PCP.

Who gets the best value from a virtual primary care plan like this?

Virtual primary care can work for all kinds of people with varying lifestyles, health circumstances and personal preferences.

Employees will get the best value if they're comfortable using a smart phone, tablet or computer camera to engage with a doctor by video, and if:

- They want convenient access to care where and when it's needed
- They live in a rural location or have barriers to in-person care, such as mobility challenges
- They're cost conscious and value low out-of-pocket costs
- They're concerned about value or strapped for time
- They travel a lot in the U.S.

Can Doctor On Demand place a standing lab order for monthly draws?

Doctor On Demand is unable to order standing or future labs for your employees. The care team monitors this and works with the employee's provider to place the needed orders on a regular basis when they're due.

Is there someone who can assist employees if they have questions after they visit their Doctor On Demand PCP?

In addition to Doctor On Demand providers, Doctor On Demand has a dedicated care team that's available to answer any additional questions your employees may have outside of their visits. The care team can be contacted through the app's messaging tool or by calling the phone number in the Doctor On Demand app.

How do employees make their virtual visit copayments?

When an employee first sets up their Doctor On Demand account profile, they'll enter their payment card information so it's kept on file. During every previsit check-in, the Doctor On Demand app will remind the employee about the payment method they've entered and will show them their cost for that visit. After the virtual visit, the app will process your employee's copayment.



Referrals and imaging

When will employees need a referral?

Referrals aren't required for urgent care, emergency room, behavioral health or routine women's health services visits. Urgent care or emergency room visits are for concerns that require immediate evaluation.

A referral is required when an employee's Doctor On Demand PCP says they need to have an evaluation by a specialist or they need an in-person evaluation for a nonurgent symptom. For a nonurgent symptom, the Doctor On Demand PCP will refer your employee or their family members to an in-person BCN-participating PCP.

Why do employees need to see their Doctor On Demand PCP before seeing a specialist in the office?

To better manage and coordinate your employee's care, they must see their Doctor On Demand virtual PCP first. Employees will have a low- or no-cost visit copayment with their Doctor On Demand PCP to ensure they're referred appropriately to a nearby BCN-participating high-performing specialist. Additionally, the care team, included with BCN Virtual Primary Care HMO, can offer to schedule the office visit on behalf of the employee, and answer any questions they might have in advance of the office visit.

What happens if an employee needs to get imaging?

If a Doctor On Demand PCP orders imaging, the employee will be contacted by the care team to help them find an affordable and convenient location within the Blue Care Network.

The care team will then schedule any necessary appointments and provide them with documentation they'll need to take to the imaging center.

Once the imaging center sends results back to Doctor On Demand, the results will be sent to the employee's PCP to review. The Doctor On Demand PCP will then contact the employee with information about what the results mean and if follow-up is necessary.



Still have questions?

Reach out to your BCN sales representative or contracted agent.



Doctor On Demand by Included Health is provided by Included Health, Inc., which is an independent company contracted by Blue Care Network to provide acute care, behavioral health care services and primary care services to BCN members.

Teladoc Health is an independent company that provides Virtual Care Solutions for Blue Cross Blue Shield of Michigan and Blue Care Network.

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