

LiveHealth Online[®] Overview

Health care is just a few clicks away.

What is LiveHealth Online?

LiveHealth Online is a new *online* communication tool that lets your employees talk to doctors by two-way video. Doctors using LiveHealth Online can answer employees' questions, make a diagnosis, present treatment options and even prescribe certain medications they feel are appropriate and as permitted by state law.

It's a telehealth-based tool that gives employees a quick and easy way to see a doctor using an Internet connection and a webcam, whether they're home, at work or off-site — in any state LiveHealth Online is offered.

So feeling a little sick no longer means having to schedule a visit, driving to the doctor's office or worse — hanging around crowded waiting rooms. It's just a matter of making time for a "virtual" conversation with your doctor.

LiveHealth Online is secure, private, easy to use and affordable. No appointment is ever needed — and you don't have to worry about catching another patient's bug.

View our informative [video](#) for more details.



The screenshot displays the LiveHealth Online user interface. At the top, the logo "LiveHealth ONLINE" is visible, along with a user profile for "Betty Peterson" and navigation links for "Home", "My Health", "My Providers", "Assessments", and "Reference". The main heading is "Talk to a Doctor Now", with a subtext: "Online Care makes it easy to talk to physicians, immediately, from work or home. Simply select a physician and connect." Below this is a search bar labeled "Find:" with a "GO" button and a link to "Advanced Search". There are tabs for "Providers" and "Practices". A filter for "My Location: Massachusetts" is present. The main content area shows a grid of eight provider profiles, each with a photo, name, specialty, star rating, and a "CONNECT" button. The providers listed are: John Alan (Internist, 5 stars, Available Now), Maria Lopez (Internist, 5 stars, Available Now), Conrad McCormick (Family Physician, 5 stars, Available Now), Steve Wright (Family Physician, 5 stars, Seeing a Patient), Otto Matic (OBGYN, 5 stars, Seeing a Patient), Mariposa Maggiamo (OBGYN, 5 stars, Seeing a Patient), Samantha Williams (Internist, 5 stars), and Michelle Hill (Internist, 5 stars).

Why consider a telehealth tool?

When your employees have a doctor's appointment, they may have to take a longer lunch break, work fewer hours or even not come into the office. And if they can't schedule visits on short notice, they might come to work sick and expose others to illness — or end up in the emergency room (ER). All of this can hurt productivity and, ultimately, raise everyone's health care costs.

Employers have been asking for easier, more affordable ways to get their employees routine care for nonurgent medical situations and make health care more accessible. Consider the following facts:

- Many employees get frustrated when they can't access their regular doctors after-hours, on holidays and on weekends.
- Urgent care center and retail clinic visits can be time consuming.

1 in 3 of top-performing employers will adopt telehealth in 2014.

Source: Towers Watson/National Business Group on Health, 2013.



LiveHealth Online: Your telehealth solution

Value to employees and their dependents

Most people use LiveHealth Online to see a doctor **for colds, sore throats, flu, allergies, infections, children's health issues, and wellness and nutrition advice.** It's not meant for emergencies.

The tool includes:

- **Flexibility of use.** LiveHealth Online can be used at work, home or anywhere high-speed Internet is available. Employees never have to make an appointment.
- **Quick and clear access.** Users can log in, register and talk to a doctor they choose based on a list of doctors available at the time they log on. And high-quality video technology helps establish a personal, meaningful interaction with the doctor.
- **Extended hours.** Doctors are currently available from 7 a.m. to 11 p.m., seven days a week, in each time zone (24 hours per day, beginning October 1, 2013).
- **Privacy and security features.** The tool maintains a secure, private electronic record of every visit for the patient to share with his or her doctor, as desired. So each time a doctor interacts with an employee, there will be records of the conversation.
- **Choice.** LiveHealth Online matches the address entered by the employee with board-certified doctors in the same state who are available at the time the employee logs on. The employee, then, gets background information and photos for each doctor — and makes a selection based on this information.
- **Coverage as a benefit.** Employees can use the tool as part of their health plan, at a cost share determined by you, the employer. This can range from no copay to a standard primary care physician (PCP) office visit copay. It can also work with coinsurance and a deductible.
- **Availability to everyone.** Family and friends who aren't members and are located in states where LiveHealth Online is available can use it, too, though they must pay the full price of the visit. (Doctors using the LiveHealth Online tool charge an average fee of \$49.)
- **ePrescribing.** If the doctor believes medication is appropriate, employees simply choose a pharmacy and the doctor can submit an electronic prescription to that location. Doctors aren't able to prescribe controlled substances or lifestyle drugs.
Note: Some states restrict all medication prescribing to in-person visits only. (See more information below.)



Value to employer

- **Lower health care costs.** When employees choose to see doctors online instead of going to the ER, urgent care centers or retail health clinics, employers save money. **Savings are estimated at a \$45 cost-of-care offset per online care visit.**¹
- **Higher productivity.** Employees won't have to miss work to see the doctor or show up sick because they couldn't make time for a visit.
- **Happier, less stressed employees.** Employees will enjoy the speed and convenience of online care.

Please see our helpful member [FAQ](#).

1. This is due to the replacement of higher-cost alternatives, such as ER, urgent care, office visits and retail clinics.
2. BCBSMN Survey after visits and internal actuarial stats.

Availability of LiveHealth Online prescription services

LiveHealth Online is available in many states. Prescribing laws and policies in each state vary. Our [map](#) can help show state availability for the tool.



Visit [LiveHealth Online](#) now!

Ready to select LiveHealth Online for your employees?

We'll work closely with you to create the best adoption and use strategies. Here are important considerations when taking the next step toward using LiveHealth Online!

Communications strategy: The keys to success

Our approach

Consistent communication is critical to your employees' enrollment and use of LiveHealth Online. Employees need to hear about the tool during its launch, with steady reminders at key points of the year. If the tool is not actively promoted, employees may not know to use it and will not benefit from its many advantages — nor will you as an employer. Because this tool is a technology solution, we believe that email campaigns are the foundation of a successful promotional strategy.

We recommend the following critical activities to achieve success:

#1 CEO/President communication(s)

The endorsement of LiveHealth Online by your organization's leader will raise the tool's profile and generate excitement: [See](#) this example.

#2 Structured emails and direct mail communications

These are designed to drive enrollment and adoption. And, during particular times of the year (e.g., flu, allergy season, etc.), themed promotions can be very effective. View our [direct mail](#) sample for ideas.

#3 Incentives

Employee incentives are key to driving enrollment and the appropriate use of LiveHealth Online. Lowering copays, for example, will make the tool more attractive to your employees. Other incentives include giveaways such as iPads and other technology-related devices. We can help you customize branded promotions, like LiveHealth Online covers, to accompany the iPads.

#4 On-site presence

While LiveHealth Online can be used when employees are at home, the use of the tool at work allows the employer to optimize its potential. We recommend creating one or more secure on-site areas for employees to use right from the beginning. Showcase the existence of these areas through signage and communications.

#5 Promotions

Communications help introduce and promote LiveHealth Online to employees. For example, [posters](#) and [videos](#) can be distributed and viewed during regular intervals throughout the year.

As a general example, a \$10,000 promotional budget could cover:

- Giveaways (e.g., mugs, pens and mousepads).
- Direct mailings to employees' homes.
- Printed items for distribution at work.
- An on-site kickoff with printed materials and an information booth.

See our [sample](#) communication tools, which can be emailed to employees, printed and posted on your company's intranet.

Putting it all together

We'll look at your business needs, current avenues of communication and budget to customize an effective approach. Here is a sample of how this would [look](#).



Employer Choices

Customized employer “storefront” option

We are able to create a virtual “storefront” appearance for your LiveHealth Online employee experience. Your company’s logo and branding can appear on the site as a customized option, which helps create a sense of familiarity with the employees and encourage adoption. With a storefront approach, you can:

- Give employees access to custom service and a branded experience.
- Help make employees feel more comfortable and jump start usage.

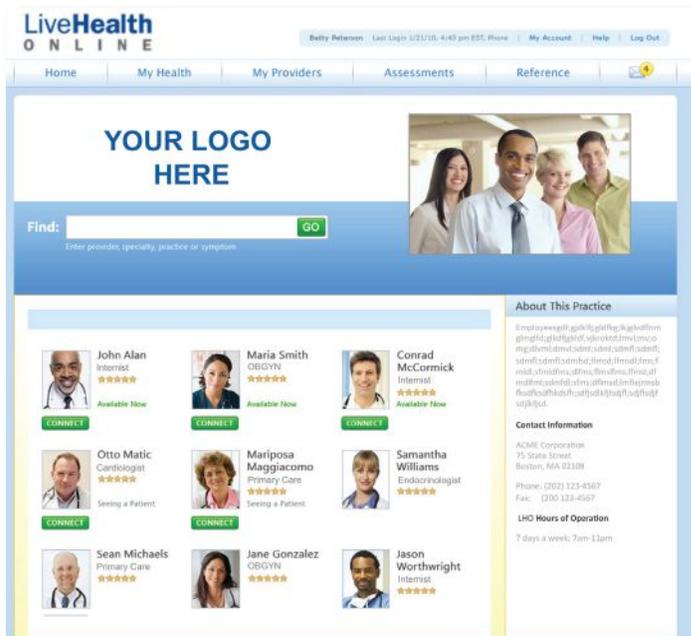
Other technology tactics include:

- Setting up easy buttons on your company intranet that offer “Talk to a Doctor Now.”
- Setting up “shortcuts” on your employees’ desktops.

Benefit and coverage options

LiveHealth Online visits by employees are processed as a covered benefit at the in-network benefit level. The employer can choose the employee’s cost share — ranging from no copay to a standard PCP office visit copay. Employees may also conveniently pay for the tool with a credit card (i.e., Visa/Mastercard/Discover).

Fully insured group employees who are members and enroll to access the tool pay a standard office visit copay per use. If you’re a self-insured group, you can choose how much you want your employees and their dependents to pay. If your employees aren’t on your health plan, they will pay the full price of the visit. The cost of any prescriptions is not included in the price of the visit. Employees with minor dependents need to add them to their LiveHealth Online account by going to *My Profile*.



Innovative worksite solutions

To encourage use of the tool at the office, we recommend setting up a private room with a video-enabled computer. This setup can range from a simple laptop to a PC with a large monitor and speakers or headphone. Employers would be responsible for ensuring that the physical setup meets the requirements of the Health Insurance Portability and Accountability Act (HIPAA).

On-site access offers employees a familiar work setting, ensures confidentiality and may boost use of the tool. LiveHealth Online can also be integrated with your worksite health vendor, allowing those providers to deliver services within a custom storefront.

Plus, there’s a freestanding, fully enclosed kiosk option, where biometric devices (e.g., blood pressure monitors, stethoscopes and thermometers) can be used with the physician visit. Please see your sales representative for details.

How to access LiveHealth Online (livehealthonline.com)

Employees can access LiveHealth Online with a high-speed Internet connection. Beginning in the fall of 2013, the LiveHealth Online mobile application will be available on Apple and Android tablets and mobile devices. Please see our technical requirements below.

Select Your Go Live Date!

We offer step-by-step support for a 90-day implementation period. This includes dedicated resources to walk you through the process and prepare your organization for enrollment.

We are excited about this opportunity to share LiveHealth Online with you. And are confident that this tool can help your employees get health care in a timely, efficient manner.



Employees simply need a computer and a web camera, Adobe® Flash Player 10, Adobe Reader 7+ and one of the following browsers:

- Microsoft Internet® Explorer® 7.0 or higher
- Firefox 3 or higher
- Safari 4 or higher
- Google Chrome 4.1 or higher

Both JavaScript® and cookies must be enabled in the browser settings.





LiveHealth
O N L I N E

LiveHealth Online is a registered mark of Health Management Corporation, a separate company providing telehealth services on behalf of Anthem Blue Cross.
Anthem Blue Cross is the trade name of Blue Cross of California. Independent licensee of the Blue Cross Association. © ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.
The Blue Cross name and symbol are registered marks of the Blue Cross Association.

38146CAEENABC 7/13