

Caregiver Questions About Using Telehealth During COVID-19

In the United States, there are more than 40 million family caregivers, many of whom are caring for loved ones who may be at heightened risk for coronavirus (COVID-19). Public health officials are urging Americans to use telehealth services when appropriate during the coronavirus pandemic. It is particularly important that family caregivers know how to access health care providers when they or their loved ones feel sick or have questions. AARP offers guidance to help family caregivers understand telehealth so they can be strong advocates in keeping themselves and their loved ones healthy. Here are ten frequently asked questions about using telehealth during the coronavirus pandemic:

1. What is telehealth?

- Telehealth takes the place of an in-person visit to the doctor's office. It connects patients and their caregivers to health care providers through telephone, video, digital monitoring, or email without ever leaving home.
- Using your telephone, telehealth can offer two- and three-party calling to keep you as the caregiver involved in the virtual visit, giving you more flexibility.
- With video, providers can look, listen and engage with your loved one to diagnose health issues and provide an effective treatment plan. Providers may guide you virtually through a physical assessment of symptoms if necessary and appropriate.
- The same is true for digital monitoring for people with chronic conditions. Digital monitoring collects and transmits data such as vital signs or sugar count from the patient to a clinical team. The providers will then follow up with the patient and, potentially, their identified family caregiver with recommendations.
- These services can be provided in a variety of settings, including people's own homes, nursing homes, assisted living facilities and hospital outpatient departments.

2. Why telehealth visits may be a good alternative to in-person visits right now.

- During the coronavirus outbreak, when you use telehealth you are helping to protect your loved one and other family members in their home from exposure and avoiding the potential spread of the illness.
- You're also reducing strain on the already overwhelmed health care system. You are enabling doctors in quarantine to continue seeing patients, helping to avoid unnecessary hospital visits and freeing up health care staff to be deployed at hospitals in need.
- During this time, telehealth can be a valuable lifeline. From a practical standpoint, it can ease the burden of traveling for provider visits and help you avoid taking excessive time off from work to take your loved one to appointments. Perhaps most importantly, telehealth empowers you as a caregiver to ask questions and continue to take a proactive role in your loved one's care.

3. Is telehealth only for people who have COVID-19 or COVID-19 symptoms?

- No, telehealth services are available to address a variety of health issues and concerns for your loved one.
- If you or your loved one are sick with COVID-19 or think you might have it, the CDC recommends you call your doctor first. Providers cannot diagnose a coronavirus infection during a telehealth visit, but they can offer self-care and quarantine tips and educate you about the warning signs for when you may need to take your loved one to the hospital.

4. For what type of health concerns can my loved one use telehealth?

- During this public health emergency, you and your loved one can access telehealth services for a range of issues—from minor illnesses and injuries, symptoms from a chronic condition, or to address general health concerns and routine care like follow-up appointments. Telehealth can also be used for mental health services for conditions like depression or anxiety. It is best used for non-emergency care.



RESOURCES

AARP's Coronavirus Information:
www.aarp.org/coronavirus

AARP's Caregiving Resource Center:
aarp.org/caregiving

5. Which providers may be using telehealth?

- You may find urgent care and primary care providers, specialists and mental health providers are using telehealth in an effort to keep healthy and sick people from visiting the doctor's office in person.
- Specifically, doctors, nurse practitioners, physician assistants, clinical psychologists, certified nurse midwives, licensed clinical social workers, registered dietitians and nutrition professionals are allowed to offer telehealth to their patients.

6. How do I begin using telehealth with my loved one?

- Check your loved one's medical insurance benefits and contact their provider to find out if they offer telehealth services and specifically on what platform. During this public health emergency, FaceTime, Skype, or other platforms could be an option.
- If your loved one does not have an established provider, there are online providers available for virtual visit requests. Note that some of these online providers are experiencing longer wait times due to high demand.
- Make time before the virtual visit to discuss with your loved one how much or little you'll be involved in the conversation and honor the agreement you come to during the telehealth session.

7. Can providers write prescriptions through telehealth?

- Yes, providers can send new prescriptions directly to your local pharmacy based on your loved one's telehealth visit; they can also send in refill requests.

8. Do Medicare and private insurance cover telehealth?

- Yes. In fact, Medicare and many private health insurers expanded the range of services patients can receive through telehealth during the coronavirus public health emergency. Be sure to check with your loved one's providers to understand exactly what is covered.
- For now, Medicare will pay health providers to offer telehealth services to Medicare beneficiaries including mental health counseling, common office visits, and preventative health screenings. Medicare will also pay health providers when they consult with specialists regarding a specific patient with a specific condition.
- For private insurance, check with your loved one's insurance company; many insurance providers are expanding coverage for telehealth services during the coronavirus pandemic and waiving cost-sharing like copays, deductibles and coinsurance.

9. How much does telehealth cost?

- Various health insurance companies across the country have taken action to remove or reduce cost barriers to getting care through telehealth services. Many states have parity laws that require private insurers to cover telehealth the same as in-person services.
- If your loved one has Medicare, beginning March 6, 2020, Medicare coverage will include office, hospital, and place of residence visits (such as homes, nursing homes, and assisted living facilities) via telehealth for all beneficiaries. Generally, beneficiaries will pay the same out-of-pocket costs for telehealth as you would for an in-person visit.
- If your loved one is not covered by Medicare, you may need to budget for virtual office visits; prices vary, some cost \$50 to \$80 a visit and there may be an annual membership fee.

10. How secure is telehealth?

- The Health Insurance Portability and Accountability Act (HIPAA) is the law that governs how health care professionals ensure that patient information is kept confidential. Telehealth is designed to be private, secure and HIPAA-compliant to allow you to safely and confidentially consult a provider just as you would in person.
- During this public health emergency, penalties for HIPAA violations against health care providers using everyday communications technologies, such as FaceTime or Skype, to serve patients in good faith are waived to allow more people to benefit from telehealth services.