

# FAQs

# Teladoc telehealth services for minor acute care and behavioral health

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) is excited to offer telehealth services from Teladoc. With telehealth, you can see or speak with a board-certified doctor or behavioral health specialist via phone, computer or the Teladoc app. Teladoc's doctors can diagnose symptoms, prescribe non-narcotic medication (if needed) and send e-prescriptions to your local pharmacy.<sup>1</sup>

Telehealth is a good care option for minor health problems when you can't see your regular doctor. It's also a convenient choice when you want to speak to a counselor or therapist. Below, you'll find answers to questions you may have about this benefit.

# GETTING STARTED

### Should I wait until I'm sick to create a Teladoc account?

It's best to activate your account now. That way, it's ready when you need it. (There's no charge for signing up.) Be sure to fill out your medical history profile and indicate your preferred pharmacy should you need a prescription called in.

#### Does this replace my primary care doctor?

Teladoc is a convenient alternative to your doctor for non-emergency conditions. In fact, we encourage you to list your primary care doctor when activating your Teladoc account. That way, you can share the results of your consult with them and your medical records stay up-to-date.

#### Is it private and secure?

Absolutely. Teladoc complies with the Health Insurance Portability and Accountability Act (HIPAA). It uses secure video through your computer, tablet or the Teladoc mobile app. You may also choose to visit with a doctor by phone. Your personal health information is never shared with your employer.

#### What devices are supported?

You can access Teladoc on mobile or land lines as well as most Apple and Android mobile devices by downloading the Teladoc app. On a desktop or laptop, you'll need a high-speed internet connection, a webcam with a resolution of at least 1.3 megapixels and a microphone (most webcams have a built-in microphone). After activating your account, you can test that your computer setup will work if you've chosen a video visit.



3 ways to sign up today

So it's ready when you need it!



**Download the Teladoc** mobile app (iOS- / Android-supported)



Go to Teladoc.com and click "Log in/Register"



#### Call 1-800-835-2362 (1-800-TELADOC)

## Please Note:

You must wait until your health plan effective date before registering for telehealth services.



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# HOW TO USE IT

#### Who are the Teladoc doctors?

All Teladoc doctors are U.S. board-certified with 15 years of experience, on average. Their specialties include primary care, pediatrics and family medicine. So, they can treat a wide range of conditions. For behavioral health, Teladoc has a national network of licensed doctoral-level psychologists and master's level counselors, as well as board-certified psychiatrists. When you log in, you'll only be shown doctors licensed to practice in the state you're located in at the time of the visit.

#### What is the difference between counselors and psychiatrists?

Counselors provide guidance and support by talking to you. They do not prescribe medications. Psychiatrists are medical doctors who primarily prescribe medication for the treatment of behavioral health conditions.

#### Can a doctor prescribe medication from a consult?

If the Teladoc doctor believes a prescription is needed, he or she can write one for non-narcotic medicines.<sup>1</sup> It's sent electronically to your pharmacy of choice.

#### Can I use this for my child?

Yes. Teladoc has pediatricians on call. When you register, set up your child's record under your account. Parents must be present on any consult for children under age 18.<sup>2,3</sup>

#### Can I rate the Teladoc doctors I see?

We encourage it! After a consult, you'll get a survey to give feedback on the doctor you saw. The results are reviewed for quality as part of Teladoc's continuous improvement process. Teladoc's internal medical board also reviews randomly selected appointments.

#### I have a question that isn't listed here. What should I do?

For questions about Teladoc, visit *Teladoc.com*. For questions about your insurance, please call the phone number on your Blue Cross NC member ID card.

## What does it cost?

With Teladoc, the cost is transparent. You'll see prices once you log in to your account. This means you know what you'll be paying before you start a consult. You'll only be charged after you choose to consult with an Teladoc doctor – and your appointment time and payment details are confirmed. Teladoc accepts most major credit and debit cards, and it's a qualified expense for HSAs, HRAs and FSAs. You can cancel an appointment for a full refund if it's at least 24 hours in advance.

# Teladoc Acute Care and Behavioral Health Consultations Fees

Type of Provider/Visit	Fee
Initial Psychiatric Visit*	\$180
Ongoing Psychiatric Visits for Individual/Family	\$95
Initial Therapist Visit**	\$95
Ongoing Therapist Visits	\$85
General Medicine / Acute Care	\$55

The fees noted are the most you will pay for a service. Some plans will have a copay or deductible and coinsurance based on what your employer has chosen. Once you register, your Teladoc portal will reflect the correct cost share for your plan.

\* Teladoc charges a flat fee regardless of length of visit but consultation fees vary by type of provider/visit. Member's cost share will apply. Employers may pay up to these amounts depending on plan. HSA plans are subject to deductible.

\*\* Therapists include psychologists, licensed social workers and family therapists.



BlueCross BlueShield of North Carolina



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# WHEN TO USE IT

#### When can I use Teladoc?

Phone and video consults are available 24 hours a day, seven days a week (including holidays) for minor acute care. Behavioral health services are available by appointment seven days a week.

#### Is it right for any medical problem?

Teladoc is designed to handle non-emergency medical conditions like the flu or pink eye. It's not intended to replace your primary care doctor. And it should not be used in medical emergencies. If you have a life-threatening emergency, call 911 right away.

#### What conditions can Teladoc treat for acute care?

Teladoc's doctors can diagnose and treat many nonemergency health problems:

- Allergies
- Cough, cold and flu
- Diarrhea
- Sinus problems

Insect bites

• Sore throat

- Fever<sup>2</sup>
- Headaches

• Ear problems

Nausea and vomiting

- Urinary problems<sup>3</sup>
- And more

## What behavioral health conditions can Teladoc address?

Just like with acute care, Teladoc can support you when you're facing a wide range of conditions:

- Addictions Anxiety
- Depression Grief and loss
- Relationship issues Substance use

Stress

- - And more

## Can I use Teladoc when I travel?

Yes. Phone and video consultations are available in every state. Teladoc ensures the doctor or behavioral health specialist you see is fully licensed to practice medicine in the state you're in.4

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) provides free aids to service people with disabilities as well as free language services for people whose primary language is not English. Please contact the Customer Service number on the back of your ID card for assistance.

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) proporciona asistencia gratuita a las personas con discapacidades, así como servicios lingüísticos gratuitos para las personas cuyo idioma principal no es el inglés. Comuníquese con el número para servicio al cliente que aparece en el everso de su tarjeta del seguro para obtener ayuda.

- 1 Some state laws require that a doctor only prescribe medication in certain situations and subject to certain limitations
- 2 Children under 36 months who present with fever must be referred to their pediatrician (medical home), child-friendly urgent care center or emergency department for clinical evaluation and care
- 3 Teladoc doctors may not treat any children with urinary symptoms. Parent/guardian will be required to complete a different medical history disclosure form for children under the age of 36 months prior to making an appointment with an Teladoc doctor.
- 4 Consultations can only be held within the United States.

Teladoc is an independent company that is solely responsible for the telehealth services it is providing. Teladoc interactive consultations are available 24 hours a day, 7 days a week. Teladoc does not offer Blue Cross or Blue Shield products or services. Telehealth services are subject to the terms and conditions of the member's health plan, including benefits, limitations and exclusions. Telehealth services are not a substitute for emergency care

Teladoc does not replace your primary care doctor and is not an insurance product. Teladoc is subject to state regulations. Teladoc does not prescribe DEA-controlled substances and may not prescribe nontherapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. Teladoc does not quarantee patients will receive a prescription. Health care professionals using the platform have the right to denv care if. based on professional judgment, a case is inappropriate for telehealth or for misuse of services. Teladoc and the Teladoc logo are registered trademarks of Teladoc, Inc. and may not be used without written permission. For complete terms of use, visit member.teladoc.com/terms/terms\_of\_use

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