



TO: HMO Participants

FROM: Laura Hansen

SUBJECT: Telemedicine Options Available to You

DATE: 7/31/2020

Dear HMO Participants:

Telemedicine allows you to discuss symptoms and non-emergency medical issues with a healthcare provider without physically going to your physician's office. Between busy schedules and trying to avoid exposure to the novel coronavirus, telemedicine has become an increasingly popular option.

As you may already be aware, ***your HMO plan with BlueCross BlueShield of Illinois does not include telemedicine coverage through MDLive.***

As an HMO participant, please be aware of the following telemedicine options available to you:

(1) Telemedicine through your medical group.

- a. This is the most cost-effective method for HMO participants to receive virtual care and is covered by BlueCross BlueShield of Illinois because it is through your medical group.
- b. The best way to find out if your medical group offers telemedicine is to call your doctor's office.

(2) Telemedicine through an "outside" vendor.

- a. There are many options for telemedicine vendors such as MDLive, Teladoc, Amwell, MeMD, Doctor on Demand, and many more.
- b. You will pay out-of-pocket for these services and the cost will **not** be counted toward your annual out-of-pocket maximum with BCBS.
- c. BlueCross BlueShield of Illinois will not cover services provided by a telemedicine vendor for HMO participants.

Sincerely,

Laura Hansen