

Work Comp Insights

Acumen Solutions Group - Your Workers' Compensation Partner

Utilizing Telemedicine

In the world of workers' compensation, it can be a challenge for employers to find a way to ensure high-quality, yet affordable care for an employee following a work-related injury. That's where telemedicine can help. Telemedicine allows employees to receive medical services virtually after they've been injured on the job.

Such an option can give your staff quick and easy access to the care and information they need, with the potential to lower your workers' compensation costs in the process. Review this guidance to learn more about telemedicine, how it can benefit your workers' compensation program and potential obstacles to consider prior to implementation.

What Is Telemedicine?

The American Telemedicine Association defines telemedicine as "the remote delivery of health care services and clinical information using telecommunications technology." Put simply, such an offering allows your employees to receive medical attention at the click of a button after getting injured at work.

In the scope of workers' compensation, examples of telemedicine in action include:

- Video consultations with care providers immediately following an injury, allowing for a virtual evaluation and diagnosis

- Remote measurements of an employee's vital signs after an injury
- Text message alerts that remind the employee of treatment steps, prescription information or upcoming appointments

Telemedicine can be especially useful in situations where medical care isn't easily accessible to employees, such as:

- If an injury occurs during an overnight shift and the only available care option is an emergency room (which can be costly)
- If your workplace is located in an area where there are limited care facilities nearby
- If your organization frequently conducts work off-site, making the availability of nearby care unpredictable

However, it's important to note that telemedicine should only be utilized in non-emergency situations (e.g., sprains and strains, bruises, minor cuts or burns, and body aches). If an employee gets injured on the job and requires urgent care, it's vital to consult emergency services immediately.

Benefits of Telemedicine

In addition to providing employees with easy access to medical care following an injury, utilizing telemedicine can offer the following benefits to your workers' compensation program:

- **Transportation and time savings—** Telemedicine allows your employees to receive medical attention without having to physically travel to a care facility, saving them the trip to the doctor—as well as any future trips for follow-up appointments.



- **Simplified access to specialists**—In the event that an employee's injury requires specialist care (e.g., a burn specialist), telemedicine can make it easier for the employee to get the treatment they need as quickly as possible—especially if the nearest specialist care facility is miles and miles away.
- **Improved recovery capabilities**—Telemedicine can also promote a faster recovery for injured employees by minimizing the risk of missed appointments or other potential treatment delays. This means that recovering employees will most likely be able to return to work sooner rather than later.

Further, the combination of these benefits can, in turn, help reduce your organization's overall workers' compensation claims costs—limiting the need for in-person treatment (and its associated expenses) while still ensuring quality care and speedy recoveries.

Potential Obstacles of Telemedicine

Despite the numerous benefits that telemedicine can provide, this offering doesn't come without challenges. That being said, there are several items to consider before utilizing telemedicine within your workers' compensation program.

First, it's crucial to keep in mind the potential for high start-up costs to accompany telemedicine implementation, given the technology required to establish such an offering. What's more, some employees may initially lack the technical skills required to use telemedicine or struggle with the initial transition from in-person treatment to remote care—highlighting the importance of establishing a proper training program for this offering.

Utilizing this technology will also elevate cybersecurity and privacy concerns, considering the sensitivity of employees' medical records. As such, some employees might be uncomfortable

with the concept of relying on a digital offering for their medical services. That's why it's vital to select a trusted telemedicine vendor and ensure your organization's cybersecurity practices are effective before implementing such an offering.

Another obstacle to consider is the lack of standardized regulations surrounding telemedicine. Because it's still a relatively new offering, many states have varying levels of legislation regarding the use of telemedicine. To avoid compliance concerns, be sure to consult legal counsel and thoroughly review all federal, state and local standards before implementing telemedicine within your organization.

Lastly, remember that telemedicine is not a universal care solution for all workplace injuries. This offering only applies to non-urgent situations. In-person treatment will always be necessary in the event of an emergency. Further, even in non-urgent situations, telemedicine may still need to be combined with in-person appointments and treatments.

We're Here to Help

Telemedicine can be a very worthwhile investment. It has the potential to provide employees with easy access to proper care following a workplace injury and allows for significant workers' compensation claims savings.

However, it's important to review the pros and cons of this offering to determine whether it's the right choice for your organization. Fortunately, you don't have to navigate this decision alone—we're here to help. Contact us today for additional workers' compensation guidance and resources.