



The Now Generation

What do these 6 people have in common?



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When you first glance at this image you might say these 6 people are young, playing video games or on social media. All of that could be true, but what they have most in common is that each of them are making an actual doctor visit from their smartphone, tablet or notebook and they are not in a waiting room. In fact, they know how to skip the waiting room and go straight to the head of the line from virtually anywhere, anytime.

Do you have a child off to college soon?

Over 1.7 million college students will head off to college this year without health insurance or a healthcare plan of any kind, making this the largest uninsured group in the U.S. Instead of trying to figure out what to do when your child gets sick, what if your college student could simply log on and setup a phone or video consultation with a U.S. board-certified doctor right from the dorm or any other place on campus in minutes?

When college students get sick, traditionally, they've had to trek to an overloaded university health center or a local doctor's office for an exam. Today, however, technology is providing another option through telemedicine, which allows patients to receive care via video or phone calls, get a diagnosis and get prescribed medication when appropriate and then have the prescription sent to a nearby pharmacy. At the very least the doctor will let your child know if they need to seek further treatment or not.

The best part is that they can access a doctor 24 hours a day, 7 days a week, 365 days a year. In most cases the consult only takes a few minutes.

To provide healthcare to students when its on-site facilities are closed or overloaded, many colleges and universities have partnered with an external telemedicine provider to offer remote access to board-certified medical professionals via phone, tablet or computer 7 days a week, holiday and on weekends. Students can confer with physicians about the flu, a cold or a variety of other ailments.

In addition to having access to *unlimited medical visits*, the [Health Alliance Network](#) healthcare plan includes *unlimited dermatology consultations* (a must for every up and coming college student) and *behavioral health counselors 24/7/365* along with a *prescription benefit plan*.

This idea of telemedicine may sound like an episode of star trek to some. However, the reality is that the practice of delivering medical care remotely using communications technology has been in existence in some form for almost 20 years. Across these nearly two decades, there have been several medical, operational, legal and financial hurdles, which have seemingly prevented telemedicine (or "telehealth" as it is commonly referred to) from attaining full acceptance and implementation across the U.S. healthcare system, including higher education student health insurance plans (SHIPs).

However, according to a recent study, 77% of all consumers would consider accessing remote care, 19% already have and nearly 100% of college students said *yes to seeing a doctor via their smartphone*. These results suggest that the healthcare industry has largely underestimated the need to meet consumer interest in this category of health services. The good news is that there have been some recent regulatory steps taken to encourage telemedicine expansion. For example, in August of 2016, the U.S. Department of Health & Human Services (HHS) sent a report to Congress, outlining the earliest regulations and policies to reduce barriers for the telehealth field. The Centers for Medicare & Medicaid Services (CMS) have also outlined specific criteria for interested parties (i.e. providers, hospitals or state/federal agencies) submitting a request for adding services to the list of telehealth services covered under Medicare.

Telemedicine is not only more convenient (access a doctor from anywhere, anytime) but it is amazingly affordable. Simply put, telemedicine offers better access to affordable healthcare.

Health Alliance Network offers their healthcare plan including unlimited medical visits, unlimited dermatology consultations, behavior health counselors and prescription benefit plan for the entire family for under \$35 a month and yes it includes that child away at college.

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