



# NowClinic<sup>SM</sup> Physician FAQ

## What is the OptumHealth<sup>SM</sup>American Well<sup>TM</sup> Alliance?

OptumHealth and American Well joined forces to create the first nationwide service that offers patients real-time, 24/7 access to licensed physicians and clinicians via two-way Web video, live chat or telephone. The collaboration extends the mission of both organizations to meet demand for immediate access to affordable, efficient quality care.

## Why is OptumHealth introducing NowClinic?

Just like you, we're concerned about patients receiving quality care when they need it – and maintaining continuity of care. That's why we created this exciting new service. NowClinic allows patients to speak with physicians about a health issue or concern any time via the Web or telephone. Conversations are immediate, secure, and private, and the system is convenient and easy to use. In addition to real-time access, convenient appointments can also be scheduled online.

OptumHealth is excited to make this service available to physicians. It helps improve convenience and access to care and preserves health care continuity, which is a growing health concern.

## Why is OptumHealth offering this opportunity?

OptumHealth is concerned with escalating fragmentation in the health care system, including issues related to care access and continuity of care. Today, primary care physician offices are typically available to patients about 25% of the time (40 of 168 hours per week). A third of Americans report having difficulty getting timely appointments for routine care.<sup>1</sup>

More and more, patients are seeking care from emergency rooms, urgent care centers and retail clinics. OptumHealth NowClinic provides an avenue for these patients to get care any time, anywhere. With NowClinic, you can provide patients the access to care they need. When you need time away from work, you can rest assured knowing your patients who choose NowClinic will be cared for by highly credentialed colleagues. Patient records can easily be forwarded on to you.

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## **Why would physicians use NowClinic?**

NowClinic online care offers physicians many benefits, including giving physicians a new opportunity to interact with consumers – anytime or anywhere.

Additionally, physicians recognize that care access may be an issue for some consumers.

NowClinic complements a traditional office practice by providing an avenue for consumers to access licensed physicians in their own community, online.

NowClinic also offers physicians the opportunity to expand care through a new communication medium, positioning their practice as innovative and responsive to consumer needs.

## **Is there a need for this type of care?**

Yes, that's why we've made this initiative a priority at OptumHealth. Patients are ready to take advantage of online care. In a recent survey, 74% of people said they would be likely to use online care. Moreover, nearly half said online care would resolve issues they currently see a doctor for. And more than 85% of those who have used online care in the past say they are likely to use it again in the future.<sup>2</sup>

## **Isn't this simply an "e-visit?" What's the difference?**

Unlike an e-visit, where a person emails a question or concern and has to wait for a response, NowClinic conversations happen in real-time, from anywhere, over the phone or over the Web (via a Web cam or instant message chat) by using a computer with Internet access.

NowClinic offers the opportunity for a clinically meaningful conversation between physicians and patients, one that can be informed by personal health information that the patient provides to a physician.

## **How is online care being used?**

According to American Well, the majority of consumers have used online care for minor, acute problems such as acute conjunctivitis and nausea, or for similar situations in which direct hands on care and/or laboratory testing is not required by their physician.<sup>3</sup>

Of course, consumers and physicians must use their own judgment and independent discretion in determining how to use NowClinic.

A white paper entitled "Practice Considerations for the Practice of Online Care" (see [www.MDnowclinic.com](http://www.MDnowclinic.com)) was developed in conjunction with Telehealth experts from across the country. It addresses prescription practice, working with legally authorized representatives, waiving online care fees and interacting with patients as a follow-up to online encounters.

## **What are the criteria for physicians to participate?**

M.D.s and D.O.s must be licensed providers, participating in the UnitedHealthcare network. If you're not currently a participating UnitedHealthcare physician, but are interested in becoming part of the UnitedHealth Network, please contact 877-842-3210 or visit [MDnowclinic.com](http://MDnowclinic.com) for more information.

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## **How does NowClinic work?**

NowClinic is a service that provides real-time access to physicians through a computer with internet access or by phone. With NowClinic, you'll be able to ask questions, discuss symptoms, review the patient's online record and medical history, if provided, and even write electronic prescriptions<sup>4</sup>. Physicians and patients simply need a computer with Internet access or telephone. A Webcam isn't required, but it would give you the opportunity to be seen by patients and, if your patient has one, see him or her.

When you're willing to accept conversations, just log on to the system and indicate your availability. You'll have an opportunity to review the medical issue and either accept or decline the conversation. Upon acceptance, the conversation between you and the patient will begin. When the patient ends the conversation, his or her payment will be processed, and you'll simply submit final notes.

## **With OptumHealth NowClinic, will physicians have access to a patient's health information?**

Initially, physicians will have access to the information that the patient enters in his or her online health history. Following the online conversation, a history of the online session, including a secure chat transcript, physician notes, diagnoses, follow-up suggestions and prescriptions, is captured for future reference. The patient has the option of emailing a session summary to other physicians, or printing it and delivering it to the physician in person or by mail. Eventually, medical and prescription claims information for UnitedHealthcare members will be integrated into OptumHealth's Care Management platform.

## **What if a physician believes that an in-person exam is needed?**

Physicians use their own professional and medical knowledge to determine whether an in-person visit is the best care management for the individual patient. If a physician determines at the outset of the NowClinic conversation that an in-person visit is required, the physician will notify the consumer. In that event, the fee will be waived.

OptumHealth does not provide physicians with legal or business advice relating to how the service, consultation, administration or delivery of health care is conducted.

## **Are NowClinic sessions covered by malpractice insurance, or do physicians need extra coverage?**

Medical malpractice coverage is provided by Lexington Insurance, a member company of Chartis (formerly AIG). The policy is independent of any other malpractice insurance policies. Physicians enrolled in OptumHealth NowClinic are automatically covered by the insurance policy.

## **How much do consumers pay for NowClinic services?**

Consumers pay \$45 for the first ten minutes, with the option of extending the discussion another three minutes if needed, and at no additional charge. According to other industry data, the majority of health care conversations are completed within the first ten minutes. Additional time can be added as necessary.

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## Does NowClinic accept health insurance?

At this time, services provided to consumers who use NowClinic are not submitted through NowClinic or the physician, to a patient's health plan, Medicare or any state Medicaid program for reimbursement.

## When a consumer searches for a physician, how are the results displayed?

A patient may search for a specific physician by name or practice group. If the patient conducts an open physician search, the results can be prioritized in a number of ways. First, the system analyzes the patient's health information and provides a list of available physicians for the patient based on his or her health information and condition. The patient also may enter specific search criteria, such as gender, languages spoken or specialty areas. The system also allows patients to search for physicians by rating (star rating) and sorts physician listings based on historical ratings.

In the future, OptumHealth will include other criteria into the search, such as adherence to evidence based medicine (EBM) guidelines and UnitedHealth Premium rating.

## If physicians are signed up for OptumHealth NowClinic, can they step away?

You'll have the option of scheduling established online hours, or the flexibility of logging in at any time to provide care. Once you have indicated that you are available for an online consult, the system will alert you if a patient is in the queue.

## How is privacy ensured?

OptumHealth is very sensitive to privacy issues. Each interaction is in full compliance with the privacy and security requirements under the Health Insurance Portability and Accountability Act (HIPAA).

## Contact us today!

We're excited to tell you more about NowClinic and how you can begin conversing with patients from the convenience of any computer with Internet access or via telephone.

For more information, please contact James V. Springrose, M.D. at 480-596-7915 or [james.springrose@optumhealth.com](mailto:james.springrose@optumhealth.com).

1. Bradley C. Strunk and Peter J. Cunningham, "Treading Water: Americans' Access to Needed Medical Care," 1997-2001 Center for Studying Health System Change. Tracking Report Vol 1 March.

2. Gartner Predicts 2009: Healthcare IT Moves from Transactional to Transformation. Vi Shaffer, Thomas Handler, M.D., Jonathan Edwards, Barry Runyon, January 27, 2009.

3. American Well TNS study, 2009.

4. Electronic prescriptions exclude medications prohibited under the Drug Enforcement Act, such as narcotics. Certain state laws also may prohibit issuing prescriptions without a prior patient/physician relationship or in-person examination.

Because NowClinic is currently a direct-to-consumer service, physicians are prohibited from charging an existing patient for services covered under the patient's health plan, the Medicare program or a state Medicaid program. OptumHealth is not responsible for determining whether a service provided via NowClinic is a covered service under a customer's health plan, the Medicare Program or any state Medicaid program.

Whether a service provided via NowClinic can be billed by a physician depends on the patient's underlying benefit plan and whether the patient is covered under the Medicare program or a state Medicaid plan.

PHYSICIANS AND PATIENTS USING THE NOWCLINIC SYSTEM ARE RESPONSIBLE FOR DETERMINING WHETHER A SERVICE PROVIDED VIA NOWCLINIC IS A COVERED SERVICE.

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Expand patient  
access to care

With OptumHealth NowClinic<sup>SM</sup> online care, you can use the Web or telephone to deliver care any time, from anywhere.

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It is estimated that 75% of the annual health care spend was for services that could have been curtailed or avoided, including unnecessary trips to the emergency room.<sup>2</sup>

By 2013, 25% of patient encounters that can be conducted virtually will be.<sup>3</sup>

1. Electronic prescriptions exclude medications prohibited under the Drug Enforcement Act, such as narcotics. Certain states also may prohibit the issuing of prescriptions without a prior patient/physician relationship or an in-person visit.

2. Health, United States, 2006; U.S. Department of Health and Human Services: <http://www.cdc.gov/nchs/haus.htm>.

3. Gartner Predicts 2009: Healthcare IT Moves from Transactional to Transformation. Vi Shaffer, Thomas Handler, M.D., Jonathan Edwards, Barry Runyon, January 27, 2009.

4. American Well TNS study, 2009.

## Introducing NowClinic<sup>SM</sup> online care

Now you can expand patient access to care from the convenience of your home or office. With just a computer and a telephone, you can provide informed care to patients for minor acute health issues. For example, if a patient has recurring symptoms of a UTI or a new father wonders about his baby's fever at 2 a.m., you can be there to provide care, preventing those patients from unnecessarily turning to retail clinics, urgent care or the emergency room.

With NowClinic, you can interact with patients in real-time via Web video, secure chat or telephone, discussing symptoms and even reviewing patients' health information, if provided. Just log on to [www.nowclinic.com](http://www.nowclinic.com), indicating your availability and whether you prefer to connect online or via phone. You will receive a notification when a patient is seeking care and can review his or her health information and determine if you want to proceed. Once connected, you can see, talk and interact, making diagnoses and even writing electronic prescriptions, if appropriate.<sup>1</sup> After the conversation ends, patients simply pay with a major credit or debit card. It's that easy.

## Clear Benefits for Physicians and Clinicians

With NowClinic online care, everyone benefits: patients and physicians.

- **Expand Care Access.** Expanded care access translates into stronger, lasting patient relationships. NowClinic online care allows you to reach patients with internet access or by telephone, including those in rural areas or those with limited ability to make office visits.
- **Reduce care fragmentation.** By making yourself available to patients via convenient online or phone conversations, they will turn to you instead of urgent care, retail clinics or unnecessary trips to the emergency room. Any notes you take while logged in to NowClinic become part of the online medical record. And when the conversation concludes, patients are encouraged to forward a detailed summary of the conversation to other physicians as appropriate, further enabling continuity of care.
- **Expand your income without adding overhead.** With NowClinic online care, physicians can increase practice revenue, whether working independently or receiving incentive-based compensation from their practice. OptumHealth even takes care of malpractice insurance through Lexington Insurance Company, at no additional cost to you.

## Join in!

Discover how NowClinic online care can transform your practice – and improve access to informed care. For more information, please contact James V. Springrose, M.D. at 480-596-7915 or [james.springrose@optumhealth.com](mailto:james.springrose@optumhealth.com).

## Physicians who have tried online care are pleased.

- 87% found it easy to use.<sup>4</sup>
- 86% said they would practice online care again.<sup>4</sup>

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