

Commentary

# Standalone telehealth bridges the health care gap for uninsured employees

As employers navigate the challenges of providing comprehensive health care solutions, cost-effective standalone telehealth options continue to emerge as a beacon of hope.

By Joey Truscelli | March 11, 2024 at 11:47 AM

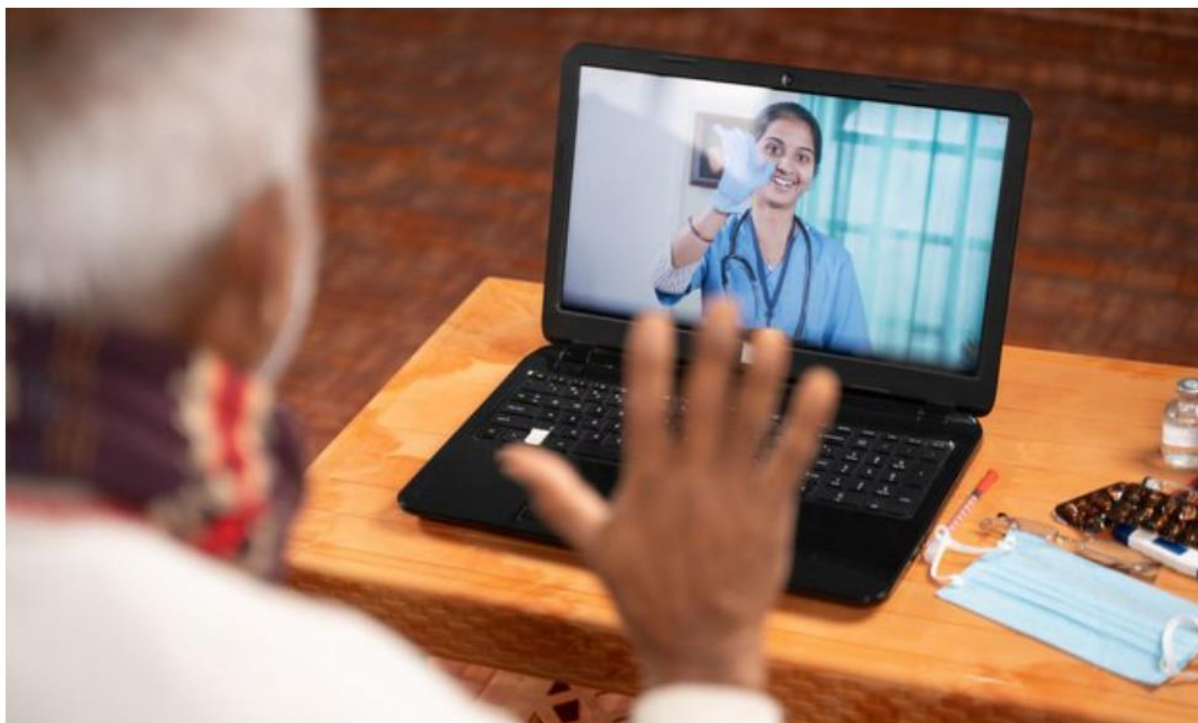


Photo: Adobe Stock

Navigating the complex landscape of employee benefits poses a challenge for employers, especially those seeking to support part-time workers or individuals exempt from mandatory benefit provisions. Cost-effective options, particularly standalone telehealth services, can not only significantly improve access to care but also lead to enhanced employee productivity and improved retention rates.

## The recruitment and retention challenge

Employers of all sizes face the impact of the inability to offer benefits, particularly for part-time workers or those exempt from mandatory benefit provisions. This challenge extends to the recruitment and retention arena, creating a gap that can hinder overall employee satisfaction and loyalty. Moreover, training new employees incurs substantial costs, with even part-time employee training averaging around \$3,500 for larger companies.

## Navigating the gaps: A new product line solution

In response to the hurdles faced by employers, standalone telehealth options are emerging to bridge the gap and provide essential bundled services. Offering direct access to specific health care services without the need for a comprehensive health insurance plan, these standalone services present a practical solution for employers grappling with limited resources and [an inability to provide traditional benefit packages](#).

Key features of standalone telehealth services may include:

1. **Direct access to health care services:** Users can directly access telehealth services without the need for an accompanying health insurance plan. This model is particularly beneficial for individuals or employers seeking specific and immediate health care solutions.
2. **Bundled services:** Some standalone telehealth providers offer bundled services, encompassing a range of health care offerings such as virtual primary care, mental health consultations, prescription discounts and more. These bundled services aim to provide a comprehensive telehealth solution.
3. **Cost-effective options:** Standalone telehealth options are often designed to be cost-effective, providing access to essential health care services without the expense of a full health insurance package. This makes them attractive for employers looking to offer health care benefits to part-time employees or those not mandated by law to receive comprehensive benefits.
4. **Flexibility and convenience:** Users can access telehealth services from the comfort of their homes or workplaces, offering flexibility and convenience. This accessibility is particularly valuable for individuals with busy schedules or those seeking immediate medical advice.
5. **Employer solutions:** Standalone telehealth can fill the gap for employers who may struggle to provide comprehensive benefits, especially for part-time workers or those exempt from mandatory benefit provisions. These services can enhance recruitment and retention efforts by offering a valuable health care solution.

## **Addressing the part-time conundrum**

The Affordable Care Act (ACA) exempts employers with 50 or fewer employees from providing benefits to those working fewer than 30 hours per week. This exemption has led to a surge in part-time employment strategies by larger companies, creating challenges in retention and recruitment due to the absence of benefits. Standalone telehealth services provide an affordable access-to-care solution, filling the void for part-time employees left without coverage.

## **The employer's perspective: Attracting and retaining employees, improved productivity and cost-savings**

For employers, embracing cost-effective standalone telehealth solutions brings multiple advantages. It enhances their ability to attract and retain employees, eliminating the need for costly retraining processes. By providing bundled services, employers can offer an alternative to traditional insurance plans, focusing on affordable access to care as a means of standing out in the competitive employment landscape.

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## Addressing the part-time conundrum

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One significant challenge that employers face when employees fall ill is the subsequent downtime. Sick employees often require time off work to recover, leading to disruptions in workflow, decreased productivity and increased financial strain on both the employer and the employee. Standalone telehealth services can act as a preventive measure, providing employees with swift access to health care professionals. This not only accelerates the recovery process but also minimizes the need for extended time off.

Swift access to health care professionals through virtual consultations means quicker diagnosis and treatment, reducing the downtime associated with common illnesses. Employees can address health concerns promptly without extended absences, resulting in a healthier and more engaged workforce.

Additionally, employees gain invaluable access to care, improving their quality of life and productivity. Standalone telehealth services extend beyond individual plans, including standalone family plans that cover the entire immediate family. This comprehensive approach ensures that employees and their families receive the care they need, fostering a sense of security and wellbeing.

## **Realizing the value: Success stories**

Real-world experiences underscore the value of standalone telehealth services. A franchise owner in the caregiving industry notes the positive impact on employee retention and recruitment. The ease of use and quick access to diagnosis enable employees to return to work promptly, saving time and resources compared to traditional health care avenues.

"We have found the new telehealth services have been very well received by our employees. I don't have exact numbers, but I do believe it is helping with the retention of our employees and we are peddling it as a benefit during our phone interviews, and we feel it is helping with more people showing up for in person interviews due to this added benefit, all the employees that have used the services feel it's user friendly, timely and helpful in obtaining a quick diagnosis for basic health issues and concerns. It has helped allow us to get people back quicker than expected.

A lot of times, especially if the symptoms they are experiencing, are not COVID related, they are able to return to work quickly. So, based on the ease of use of the benefit to the employees that we currently have and seek to hire and the ability to get people back to work quicker or seek further medical attention if needed, we see

a great value in the service, and I plan on continuing to use. The fee associated with the service is very reasonable and I'm just paying for services for all my employees, so everyone has the additional coverage."

A retention and engagement coordinator from a caregiving company shared a firsthand account of the standalone telehealth services impact. In a scenario involving an employee with a pink and swollen eye, the services provided a quick and efficient solution, resulting in a swift diagnosis and necessary medication without the hassle of urgent care visits. This not only benefited the employee but also showcased the value of standalone telehealth in minimizing downtime and maximizing productivity.

"I walked in the office about a week ago and one of the women asked me to take a look at her eye that was pink and swollen, I told her to call our new telehealth services. She called and within 30 minutes she met with the doctor, received a diagnosis and was able to get pink eye medication sent to our local pharmacy. If she didn't have these services, she would have had to go to the urgent care and wait at least an hour to be seen and paid a hefty copay to get the same diagnosis. It was so fast and easy. We will be using these incredible services any chance we get."

## **A Path forward for employers and employees**

As employers navigate the challenges of providing comprehensive health care solutions, cost-effective standalone telehealth options continue to emerge as a beacon of hope. By addressing the gaps in access to care for part-time workers and those exempt from mandatory benefits, employers can enhance their recruitment and retention efforts while saving on training costs. Ultimately, this translates to improved employee wellbeing, increased productivity and a more resilient and satisfied workforce. Standalone telehealth stands at the forefront of this transformative journey, offering a solution that is both employee-centric and results-driven.