



Should You Try an Online Doc?

You can now get medical care in your own home. How to know whether you can rely on it.

It's Saturday night and you're battling a worsening fever. Should you wait until Monday to visit your doctor? Or should you just "see" one of the thousands of doctors available online?

Telehealth is an umbrella term for medical care received through remote communications, such as smartphone apps, email, telephone, text, video, or the web.

It has been around for decades, but in recent years, private insurers, employers, and government programs have expanded their coverage. By 2016, at least half of U.S. healthcare institutions and hospitals were using some form of telehealth. And last September, the Senate passed a bill that will expand Medicare coverage for telehealth services if it's signed into law.

"More and more, telehealth is being built into the normal course of care," says Margo Edmunds, Ph.D., a researcher and vice president of AcademyHealth, a non-profit health services research company. But don't expect it to "completely take the place of meeting your doctor in person," says John Shen, M.D., a postdoctoral fellow at the David Geffen School of Medicine at UCLA.

Here's how telehealth is changing medical care, and how to know when to take advantage of what it has to offer.

HOW TELEHEALTH WORKS

There are currently two major ways you can access remote care from your home: through e-visits with your own provider (if they're offered) or through a consult with an online-only service, such as Teladoc. This could be as simple as talking to your doctor over the phone or using the Teladoc app to video chat with a doctor, nurse practitioner, or other provider who can write a prescription.

Today, experts say, telehealth may be most helpful for those in rural areas or with mental health concerns, and for anyone with minor issues, such as a urinary tract infection, or UTI.

One recent study found that people at home most commonly use telehealth for acute infections, such as sinusitis. But such conditions may be tricky to diagnose remotely, cautions Marvin M. Lipman, M.D., Consumer Reports' chief medical adviser: "I don't know how good a look you can get down people's throats through Skype." And more complicated

issues, such as pneumonia or abdominal pain, may require an in-person exam.

In the future, experts say, internet-connected sensors—such as blood pressure monitors—could be paired with these e-visits to help people manage chronic conditions from home. So far, such devices are not widely used. But the list of conditions that patients and doctors can manage remotely is "ever expanding," says Eric Topol, M.D., director of the Scripps Translational Science Institute.

Still, never rely on an online service during a medical emergency, Shen says. If you have symptoms of stroke or heart attack, call 911.

COSTS AND CONSIDERATIONS

Online doctor visits are convenient, but do the savings add up? One recent study found they can cut cost and time, but people may be more inclined to use telehealth when they otherwise would have done nothing.

Insurance coverage also varies. Many large employer and government insurance programs, such as Medicaid, offer telehealth coverage—often for around the same price as an in-person visit. But Medicare is currently more restrictive with its coverage.

If you're interested in telehealth, try a service affiliated with your own doctor, Lipman says. Otherwise, ones covered by employer or government insurance plans are best, says Edmunds, because they have probably been vetted by the insurer. Call your doctor and insurer to see what might be available.

And while telehealth services aren't immune to hacks, they're subject to the same privacy regulations as physical doctors' offices. Your provider can't share your medical information with others without your permission, for example.

If you're using a telehealth service not affiliated with your doctor, make sure your records are sent to your provider so that your medical info isn't fragmented.



For more on getting the most out of your face time with your doctor, go to [CR.org/doctorvisit](https://www.consumerreports.org/doctorvisit).