

HMSA's Online Care FAQs

GENERAL INFORMATION

What is HMSA's Online Care[®]?

It's timely, high-quality health care delivered through a secure web-based portal.

For patients, it's an affordable, convenient way to receive care for non-urgent conditions. For providers, it's a way to extend services to underserved and rural communities, turn unpaid phone and email consultations into revenue, and allow more time in the office with patients who need more care.

Many services that are provided in-office (e.g. diagnosing conditions, reviewing lab results, post-discharge follow-up, prescribing medication) can be provided through HMSA's Online Care.

Why did HMSA start offering it?

HMSA's mission is to advance Hawaii's health and well-being. That means making sure that everyone has access to quality health care. Online Care offers alternate ways for patients to get care, especially those who have transportation barriers, chronic care needs, or are homebound. Online Care also effectively supports the patient-provider relationship.

What are the benefits of using it?

Patient follow-up: Provide more frequent care to chronic or discharged patients to make sure they're following treatment plans. Reduce appointment cancellations, no-shows, and transportation burdens for immobile or homebound patients.

E-prescribing: Send prescriptions electronically to your patient's pharmacy.

Medical history: See your patient's medical history in real time during the visit and upload notes to your EMR.

Integrated claims: Submit claims electronically with no copayments to collect or additional claims to file.

Telehealth Now: Use this easy scheduling tool to initiate Online Care visits with your patients.

System flexibility: Access Online Care whenever it fits into your schedule from any location.

When is it available?

Online Care is available 24/7, except for brief maintenance work scheduled during low-usage periods (10 p.m.–2 a.m. on the first and fourth Sundays of each month).

Is there a need or demand for this type of system?

Rural communities statewide benefit from Online Care, as well as urban residents who need after hours, weekend, or holiday care. Since its launch in 2009, interest and usage in Online Care have grown steadily.

How is it different from other systems?

Unlike e-visits where patients email providers with questions or concerns and wait for a response, HMSA's Online Care is a real-time service. Anyone in Hawaii can use their mobile device or computer with broadband internet to access Online Care.

Patients receive summaries of their sessions, which are archived in Online Care and can be sent to their primary care provider (PCP) for continuity of care. If the patient allows it, providers can access the patient's health information.

Did HMSA create this new system on its own?

No. HMSA is licensing the system from American Well, a Boston company that creates and delivers health care communication services to organizations across the country. American Well is one of the top three hosted telehealth solutions nationwide.

ACCESS

Who can use it?

HMSA members and nonmembers may use Online Care when in Hawaii. They must register and accept the terms and conditions of the Patient User Agreement before accessing Online Care.

Which providers are eligible to provide Online Care services?

The following credentialed providers who are licensed in Hawaii and participate with HMSA's Preferred Provider Plan are eligible:

- Physicians.
- Psychologists.
- Advanced practice registered nurses.
- Mental health counselors.
- Marriage and family therapists.
- Licensed clinical social workers.
- Optometrists.
- Podiatrists.
- Physician assistants.
- Diabetes educators and dietitians.
- Medical assistants.
- Registered nurses.

If you don't see your provider type or specialty listed, contact us to discuss adding it. To see if you're eligible to participate in HMSA's Online Care, email HOCInfo@hmsa.com.

Can patients receive Online Care outside of Hawaii?

No. Patients must be physically in Hawaii to use Online Care.

If providers are on vacation and out of the state, can they still provide Online Care?

Yes, providers can provide care from any location in the United States and its territories. The patient, however, is required to be physically in Hawaii.

ENROLLMENT

How do I or a physician organization sign up for HMSA's Online Care?

To test Internet connectivity, click Test My Computer in the primary navigation bar and follow the instructions. High-speed broadband internet access (e.g., cable, DSL) and a minimum bandwidth of 3 Mb/s are recommended. If this can't be achieved over WiFi, plug your computer directly into your internet modem or router.

HMSA will provide:

- Comprehensive on-site or web-based training for you or your staff.
- Patient materials to help you promote your online practice.
- 24-hour technical support for you and your patients.

Enrollment includes signing the Terms of Use agreement for HMSA's Online Care.

You aren't obligated to fulfill a minimum number of hours on Online Care to sign up. Log on anytime you wish and provide services for as long as you want.

Can I modify the Terms of Use before I sign it?

No. Since this is the initial agreement for HMSA's Online Care, no modifications can be made. However, we welcome your comments for future consideration.

Can I end my Online Care agreement at any time?

Yes. Your request to end the agreement will be effective immediately. We'll remove your login and your name from the list of providers on HMSA's Online Care.

To end your agreement, send your cancellation request and effective end date to:

HMSA PDCA Unit
P.O. Box 860
Honolulu, HI 96808

Why does the physician agreement state that HMSA assumes no responsibility for system failure, particularly as it relates to security and privacy?

There may be issues on the internet that are beyond anyone's ability to control and users must be aware of those possibilities.

PAYMENT

How much will I be paid for each online consultation?

HMSA has determined payment information for providers through HMSA's Online Care. Weekly payments are deposited directly to your bank account. Email HOCInfo@hmsa.com for more information.

There are no claims to process with HMSA's Online Care. Patients pay for Online Care sessions with a major credit card or debit cards that have a major credit card logo and don't require a PIN.

Patients who don't have a credit card or acceptable debit card may be able to use a prepaid debit card. The card must be activated online or by phone with their name and address.

How long does an online session have to last for a provider to be paid?

Medical and specialty care sessions are 10 minutes with the option to extend for 3 (short extension) or 5 (long extension) minutes. Behavioral health care visits are 20 minutes with the option to extend for 10 (short) or 40 (long) minutes. If the patient ends the session early, you'll be paid for the full session. If you or the patient cancel the session, you won't be paid and there won't be a record of the visit.

Patients may get a short extension at no additional charge. A long extension includes an additional payment to the provider. For long extensions, members with a copayment plan will be charged an additional \$5 copayment.

How much do users pay for Online Care services?

Online Care copayments are based on patients' individual plan benefits. The conversation cost is displayed on the Before You Begin page. They can also check their *Guide to Benefits* or call the number on the back of their HMSA membership card.

Copayments for users who aren't HMSA members may vary.

INSURANCE

Are Online Care sessions covered by malpractice insurance?

Yes. Medical malpractice insurance for online sessions is provided by Lexington Insurance, a member company of AIG. The policy is independent of any other malpractice insurance policy you may have. Providers enrolled in HMSA's Online Care don't have to pay for this policy.

Are the \$1 million per incident and \$3 million annual aggregate limits of liability per provider or aggregate?

These limits are per provider and are consistent with the standard limits that a provider would normally be expected to carry.

Are the provider individually named on the policy?

Each provider can request a certificate of coverage under the policy. To request a certificate of coverage, email HOCInfo@hmsa.com.

Assuming a claim is made, what happens to coverage if a provider leaves or disenrolls from the program?

All conversations from the first visit through termination are covered across all policy years. That means all conversations by a provider are covered from the first conversation to the current or last across policy as long as the policy is active and our program is active.

Why does the contract require a copy of existing malpractice coverage if AIG is providing coverage for Online Care?

We anticipate providers may treat patients outside of the system and we want those providers to have appropriate malpractice insurance coverage for those transactions.

If HMSA discontinues Online Care, do providers have to purchase “tail” insurance (medical malpractice insurance) separately?

If the program ends for some unforeseen reason, tail coverage will be available.

MISCELLANEOUS

Can providers access a patient’s health information with HMSA’s Online Care?

You may have access to an HMSA member’s health summary if the member has granted access you to it. Members must designate access to their information before you may view it.

Are video and voice records created for each patient conversation or just typed notes?

Currently, Online Care is configured only for typed notes. We expect providers to treat this much like their current telephone conversations and office visits and add appropriate information to the patient’s medical record. Key elements of provider entries are stored in the conversation report. Providers may print information from the system and store it in their medical records at any time.

Do providers have ongoing access to patient contact information for appropriate follow-up?

Once contact has been made through an online conversation, you may add the patient to your contacts and contact them through Online Care’s secure mail. If the patient provides you with a personal email address and phone number, you may also use those to contact the patient. During training, we encourage providers to request patients’ emergency contact information.

What caveats and/or warnings are provided to patients to ensure appropriate understanding of care standards and consent to treat?

Patients read and agree to a Patient User Agreement when they register for Online Care and before each visit. Online Care also requires each patient to affirm acceptance of the terms and conditions before each visit.

(continued)

**Who provides the
HIPAA Privacy
Practice Notice?**

HMSA provides the Notice of Privacy Practices via the Patient User Agreement. HMSA is the provider's business associate solely for the purpose of delivering this notice.



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