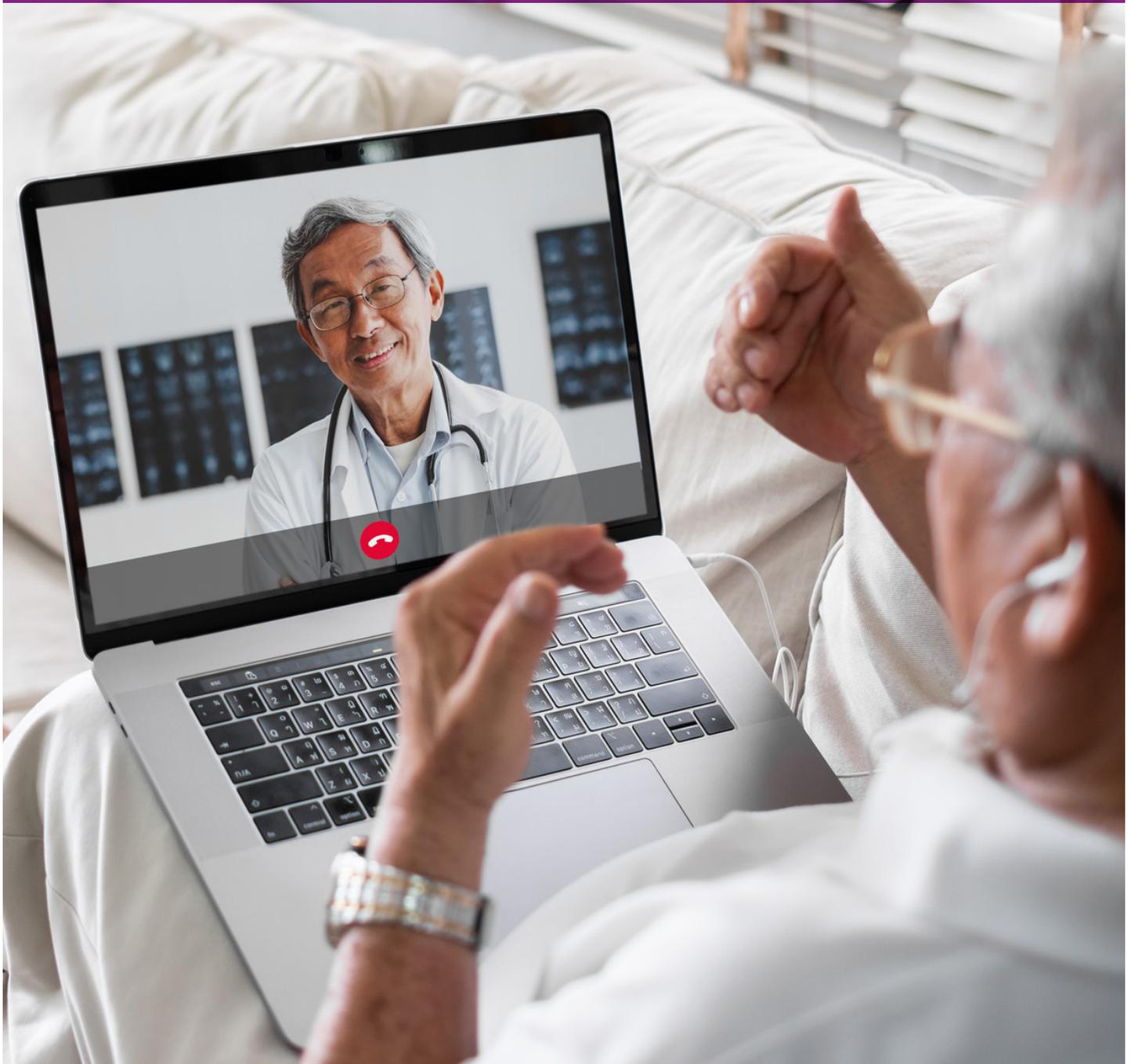


Bridging the Digital Divide for Consumers

How Health Plans Address the Social Determinants of Health and Promote Access to Telehealth



The COVID-19 crisis has transformed the way healthcare is delivered in the United States, with a swift transition from in-person care to telehealth. While telehealth use has grown slowly over the years, COVID-19 led to an exponential increase in its use as a safe and convenient way for people to access needed care. Telehealth claims increased over 8,000% in April 2020 compared to April 2019.¹ Several health insurance providers are seeing 50 times the number of telehealth claims as in years past, with telehealth claims sometimes making up 25% of all claims in 2020.²

For many years, America's health insurance providers have offered their members access to telehealth as an effective and efficient way to receive care. During the COVID-19 crisis, health insurance providers have supported federal and state policy changes to encourage telehealth use and to speed its adoption.

While telehealth helps increase safe access to care, especially during a global pandemic, it can create or exacerbate disparities in access by leaving some populations behind. Research conducted prior to the pandemic revealed that older Americans, rural communities, vulnerable populations, racial and ethnic minorities, and those with lower socioeconomic status are disadvantaged by this "digital divide" and may be unable to take full advantage of telehealth opportunities.³ They face challenges to using telehealth, including a lack of access to the internet; an inability to afford the technologies needed to access telehealth, such as phones, computers, and data plans; and a limited understanding of how to access virtual care.

These disparities could worsen because of the economic impact of COVID-19, as vulnerable populations may have reduced or lost income and dropped their internet or data plans to save money, turned off smartphones they can no longer afford, and lost access to publicly available WiFi with the closing of schools and libraries.

America's health insurance providers embrace digital solutions that help increase access to care and want to ensure that the people they serve, regardless of where they live or their economic situation, can access safe and convenient care. To that end, many health insurance providers are working with their provider partners to bridge the digital divide.

Here are some examples of how health insurance providers are bridging the digital divide to meet the technological needs of rural and underserved communities:

Centene:

Centene partnered with Samsung Electronics America to expand access to telehealth for individuals living in rural and underserved communities. The initiative supplied Centene's providers with Samsung Galaxy smartphones to distribute to their patients who would not otherwise be able to access health care virtually. The partnership also supplied Samsung Galaxy tablets to providers to conduct telehealth visits with their patients.

Centene and Samsung deployed 13,000 Samsung Galaxy smartphones with 90 days of free wireless service to approximately 200 federally qualified health centers (FQHCs) as well as other providers and community support organizations throughout Centene's markets, with a particular focus on rural and underserved areas. The providers and organizations then decide which patients need the devices and distribute them accordingly.

Centene has also created a Medicaid Telehealth Partnership with the National Association of Community Health Centers (NACHC) to help FQHCs quickly ramp-up their capacity to provide telehealth solutions to meet the health care needs created by the COVID-19 crisis. In this partnership, Centene dedicated \$5 million through grants to FQHCs and providers in rural areas to offset the upfront costs of new telehealth infrastructure. Centene also provided training and technical assistance to help providers quickly get up to speed on the latest telehealth innovations and solutions to ensure they could continue to offer care to their members and communities and build a sustainable path for telehealth integration into community settings for the future.

CareOregon:

CareOregon is working with providers to supply flip phones and basic smartphones along with data plans for their members. With many providers moving to virtual care delivery to serve their patients' needs, CareOregon wants to ensure their members have access to a phone so they can get the care they need.

1 <https://www.fairhealth.org/states-by-the-numbers/telehealth>

2 <https://www.ahip.org/telehealth-growth-during-covid-19/>

3 Yoon, Hyunwoo, Yuri Jan, Phillip W Vaughan, et al. 2018. "Older Adults' Internet Use for Health Information: Digital Divide by Race/Ethnicity and Socioeconomic Status." *Journal of Applied Gerontology* 105-110. doi:10.1177/0733464818770772. Anderson, Monica, and Madhumitha Kumar. 2019. "Digital divide persists even as lower-income Americans make gains in tech adoption." FactTank, Pew Research Center. <https://pewrsr.ch/2vK1Hlo>. Perrin, Andrew, and Erica Turner. 2019. "Smartphones help blacks, Hispanics bridge some – but not all – digital gaps with whites." FactTank, Pew Research Center. <https://pewrsr.ch/2Z1PKPf>.

CareOregon provides the phones through their health-related services fund. When members have health needs that could be addressed through programs or services that are not currently covered by standard health plan services, CareOregon offers funds to help pay for these non-covered health-related services as long as they comply with a member's treatment plan. In addition to covering the costs of providing cell phones to members to improve their ability to access virtual care, these funds could cover other health-related services, such as hotel stays for those who need housing, transit passes for members who need help getting to health management activities such as exercise classes or prescription fulfillment, classes on cooking healthy meals for diabetics, yoga studio vouchers for members with back pain, air conditioners for members who need improved airflow or warmth, personal hygiene products, and more.

Blue Shield of California and LA Care:

In December 2019, Blue Shield Promise (the Medicaid Managed Care Organization of Blue Shield of California) and LA Care partnered to establish resource centers for local communities to provide members with wellness programs and to connect them with local resources to address socioeconomic needs. As services and programs moved online due to COVID-19, Blue Shield Promise and LA Care realized that the resource centers could meet emerging needs by offering technology and WiFi to help their members access virtual programs, services, and telehealth.

Blue Shield Promise and LA Care converted part of the joint resource centers into telehealth hubs by creating additional private office spaces equipped with computers, webcams, and free WiFi. Thus, members without access to technology or without a private place for a telehealth visit could make an appointment to come to the resource center. This was particularly important as their Medicaid members were eligible for free telehealth benefits but not every member had access to telehealth technologies. The telehealth hubs also served as a space where members could receive help navigating and enrolling in benefits such as Medicaid or other social services and wellness programs from staff onsite.

Blue Shield of California and LA Care offered free WiFi throughout their resource centers so that everyone could take advantage of the new digital world, including the general public. In this way, the resource centers are viewed as community social and gathering hubs. As they look to the future, Blue Shield Promise and LA Care plan to open 14 jointly-operated resource centers across California over the next five years.

Everyone deserves access to affordable and quality care, whether delivered in-person or virtually. Together with provider partners, health insurance providers are working hard to ensure that no community is left behind by a digital divide. Health insurance providers have taken innovative steps to ensure that their members can take full advantage of telehealth to access the care they need in safe and convenient ways.