

# VIRTUAL HEALTHCARE: YOUR OPTIONS & COVERAGE



At Common Ground Healthcare Cooperative (CGHC), we strive to make healthcare as straight forward as possible. Virtual care is a great option during this time and is growing in popularity, but it is important you understand what type of virtual healthcare you're using and associated costs.

Many terms are used, but it all falls under the broad umbrella, **telehealth**. Telehealth is the use of electronic/virtual technology for healthcare when you and your provider are not physically together.

## TELEHEALTH/VIRTUAL CARE CAN BE:

- Virtual Quick Care/Fast Care OR Urgent Care style visits for minor health concerns
- Virtual visit without an appointment
- Virtual visit with any provider who is available at that time
- Virtual or video visit that is SCHEDULED with a specific provider ahead of time

Your costs for these services will generally depend on whether or not they were **scheduled**. Scheduled appointments with a specific provider are generally treated as normal PCP or Specialist clinic visits, as if the visit was in-person. A **scheduled** virtual visit will likely be more expensive than an on-demand visit. Please check your benefits to understand the specific costs, if any, under your plan.

## VIRTUWELL

Virtual healthcare offerings from our provider partners are completely separate from our Online Clinic, Virtuwell, which is offered to all members.

- 24/7/365 online care available through [virtuwell.com](http://virtuwell.com)
- The first 10 visits are FREE to most CGHC members (HSA plan members have a \$49 copay due to federal regulations)
- Complete the online survey and get a response from a board-certified Nurse Practitioner within the hour who can diagnose and prescribe if necessary

## OUR PROVIDER PARTNERS

In general, a virtual visit is billed like a Quick Care or Fast Care visit because it is not scheduled or with a specific provider. Telehealth or video visits are billed like a normal provider or specialist appointment because it is scheduled with a certain person, just like in-person visits. Below is information on the terms that appear on the health system websites and how these types of visits apply to your benefits:

**Aurora Health Care:** Find your options at: <https://www.advocateaurorahealth.org/virtual-visits>

- Virtual Visit: Quick Care Video Visit AND E-visit
- Telehealth Visit: Video Visit with your provider

**Bellin Health:** Find your options at: <https://www.bellin.org/appointments-registration/mybellinhealth/virtual-visits>

- Virtual Visit: E-visit
- Telehealth Visit: Video Visit (scheduled with your provider)

**ThedaCare:** Find your options at: <https://www.thedacare.org/Medical-Team/evisits.aspx>

- Virtual Visit: E-visit
- Telehealth Visit: Video Visit with your provider