



**In a Post-Pandemic Age  
Telemedicine Will Spur the Growth  
of the Medical Billing Industry**

**WHITE PAPER**



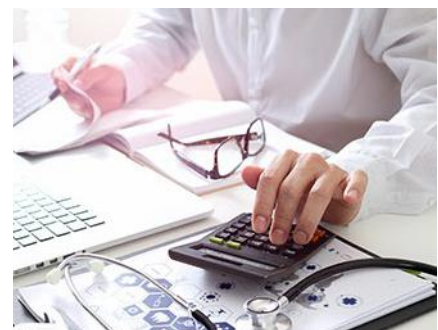
The need for better access to medical care has contributed significantly to the radical changes the healthcare system has undergone in the past few decades. One of the revolutionary developments has been the introduction and adoption of the telemedicine practice that's transforming the way healthcare is perceived. With modern technology replacing the conventional information exchange methods and slashing the cost of ICTs, telemedicine has sparked wide interest among industry leaders. The rapidly growing use of the internet has also expanded the scope of telemedicine to encompass web-based applications, resulting in several new developments in the field such as teleconsultations, teleconferences, and multimedia approaches including digital imagery.



And with the onslaught of the Covid-19 pandemic, the popularity of telemedicine has skyrocketed as it allows access to medical care without requiring the provider and the receiver to be in the same place at the same time for the transaction. For healthcare providers around the world, telemedicine has been the key in their attempt to increase workforce sustainability and reduce clinician burnout in this crucial time. Additionally, staffing of both large and small facilities that are overwhelmed with the pandemic-related overload is being facilitated by telemedicine services. This widespread use of telemedicine has enabled care providers to make quick and accurate decisions regarding utility, procedures, billing, electronic data storage, training of staff, and updating state regulations.

An emerging trend among telemedicine practitioners is their growing dependency on external medical billing service providers, particularly in this difficult phase. Owing to the plethora of advantages including streamlined operations and regulatory compliance that the client realizes, outsourcing telemedicine billing services is a no-brainer. Furthermore, external telemedicine billing service providers are assisting providers as they strive to navigate the changing industry dynamics while facing the ongoing economic crisis.

In this white paper, we explore the intricacies of telemedicine and how external telemedicine billing services can enable healthcare providers to tide over the financial and operational challenges that they are faced with.



# The Conventional Development of Telemedicine Services



Like most technological innovations, telemedicine originated out of military requirements in the mid-nineteenth century. But soon after, technological advancements such as high throughput data transfer made this new service accessible to the common man. Overcoming the technological barriers set the stage for telemedicine to become a commercially viable option in the healthcare system.



## 1.1. Conceptualization of telemedicine

Telemedicine can be considered as an umbrella term for medical and healthcare-associated services that are provided from a distance. Processes and procedures such as diagnosis, treatment, prevention of diseases, evaluation, and monitoring - all fall under this broad term. The basic tenet of this concept is the movement of information, instead of the provider or recipient of healthcare. It must be borne in mind that the technology does not seek to replace conventional medical practices, but broaden the scope and accessibility of healthcare.

## 1.2. Implementation of telemedicine services

Transforming the concept into reality involves several interconnected and distinct steps that must be executed one after another. It starts with selecting a suitable telemedicine platform and training the healthcare staff on the equipment to ensure the right technical know-how. Then, patient outreach is focused on. Here's how the basic telemedicine service process looks like:



### Uploading patient info on the portal

A primary care physician at a facility uploads the patient's case onto the online portal, providing data such as images or test reports to supplement the case.



### Communication with a specialist

Communication with a specialist takes place on the portal based on their availability for an e-visit. Once the case is reviewed and a diagnosis is made, the information is relayed back to the primary care physician or the facility. The prescribed treatment is communicated to the patient for further planning.



### Treatment and billing

The treatment prescribed by the specialist can be effectively carried out and the online billing plan is executed. The billing process for telemedicine can prove to be challenging as the guidelines for it are still being formed.



## Coronavirus Pandemic Causing a Decline in Hospital Visits

The coronavirus pandemic has underscored several problems in the present healthcare system. It has revealed the slow pace at which healthcare organizational changes occur and the difficulties the system faces in adapting to emergent situations. As a result of the pandemic, the following are some of the common issues that healthcare organizations, both small and large, are facing:



### The decreasing volume of cases

The mandate to practice social distancing and avoid crowded places has resulted in people avoiding visits to clinics and physicians. The fear of contracting the virus at the healthcare facilities has further reduced patient footfall. This has led to an overall decrease in out-patient cases that do not relate to Covid-19 treatment. All other diseases and complications have been relegated to the back-seat as coronavirus treatment has become the priority throughout the world.



### Fewer operating room minutes

While visits of patients to hospitals have decreased, so has the treatment plans that had been made before the pandemic. Physicians and patients are opting for postponement of surgeries which are not urgent. This has led to a decrease in the operating room minutes, thus leading to a steep decline in revenue generation.



### Overwhelmed frontline clinicians

Another problem that has arisen due to the pandemic is that the frontline clinicians are so overwhelmed with coronavirus cases that they are unable to provide care to patients with other concerns. These cases can be taken over by telemedicine services to make up for the lack of in-person visits.



### The need for an alternative patient care system

The current scenario is such that the number of patients needing treatment is increasing with no clarity regarding when such treatment will become possible. An alternative system for providing care to patients has become the need of the hour. Evolving and implementing the existent telemedicine protocols can thus serve as a plausible alternative.



## Impact of The Pandemic on The Healthcare Revenue Cycle

Since early 2020, hospitals and healthcare facilities have been adapting to a new world. The unprecedented public health crisis has wreaked havoc on not just the health of people, but also the financial health of organizations. Following are some of the financial challenges that the pandemic has brought about:



### Steep declines in revenue

While healthcare providers have risen to the operational challenges posed by the pandemic, their bottom lines have taken a massive dive. Providing safe access to care during the pandemic has contributed to the dwindling revenue that many healthcare organizations face today. Top inpatient procedures that generate nearly half of the revenue have seen steep declines during the early phases of the pandemic.



### OPD services taking a severe hit

Hospitals treating pandemic cases have taken serious measures to curb nosocomial infections, and this includes decreasing or shutting down their outpatient services. This has led to the entire OPD wing of revenue generation to remain closed.



### Fewer patients yet high expenses due to increased security measures

Although the patient flow has decreased, the burden of treating coronavirus cases has its own share of expenses. The costs of specialized personnel protective equipment, workforce support, security measures to sanitize hospital environments have all added up. The cost of maintaining operations during a pandemic has put sufficient stress on the revenue wheel.



### Billing health of telemedicine services affected

The option of availing telemedicine services has been around for quite some time. But since people have been more dependent on the readily available services of in-person visits, the shift to telemedicine has been a slow one. The healthcare system is not known for swift adaptation to sudden and abrupt changes. Many patients are hesitant to avail online services. Also, telemedicine billing has not been the smoothest process as the demarcation between what services can be billed and what cannot, wasn't clear before the pandemic.



### Pandemic-related expenses

Besides providing care to patients, hospitals need to execute several other protocols during a pandemic. Overhauling existent systems to implement new reforms, however well-planned, ultimately adds to expenses. The overall burden of the pandemic has been braved by healthcare providers in aspects ranging from patient care to public health safety. Training staff and educating patients have also taken up much of the billable time of providers.



## Stabilizing the healthcare revenue cycle

The top priority for hospital leaders at this point is stabilizing the revenue cycle by rebuilding their clinical capacity. Certain procedures and services are known to drive revenue, and it is high time hospitals activated these arms of the business.



### Building back the revenue cycle

For the revenue cycle to get back on track, it's critical to build confidence among patients to resume with procedures they had so far kept on hold. One of the changes that the healthcare system needs to quickly adapt to is telemedicine services. It is a means of engaging patients into care practices a new by providing care from a distance. Offering services virtually can put both providers and patients at ease. On one hand, providers can interact with patients in a practical, billable manner, and on the other hand, patients do not need to be moved into high-risk facilities to avail of the opinions and advice of specialists.



### Financial benefits of telemedicine

There is ample evidence that the benefits of using telemedicine can be reaped by providers, patients, and society in general. Several organizations have realized the opportunities for leveraging telemedicine services to provide care at under-sourced sites. This has helped in capturing and establishing business networks that would otherwise have gone elsewhere.



## Telehealth services during and after the pandemic

The healthcare delivery system has undergone significant changes during the pandemic and one of the major changes it has adapted is telemedicine. There has been a steady increase in virtual visits from the pre-pandemic era. This change has been pivotal in maintaining the continuity of care while also ensuring that the services are billable so that the standard of care is sustained. There is a growing concern in the community that as in-person visits are gradually increasing, telemedicine will only be perceived as a pandemic resource, which will no longer be needed in the near future. But that is not the opinion of hospital leaders.



The pandemic has been a means of realization for healthcare providers to consider investing more time in telemedicine in the approaching days. It's now being understood that telemedicine is not just a tool that can be abrogated to the rear once the pandemic subsides, but a way to renew the clinical capacity in the post-pandemic world.

# Telemedicine as a solution

The field of telemedicine has evolved exponentially, making it affordable and accessible to more people. For the healthcare community, this tool for convenient medical care has arrived at an opportune moment.

## Services Provided by Telemedicine



Telemedicine can be used for obtaining a wide variety of health services. Common healthcare conditions such as allergies, conjunctivitis, common infections, sprains, and strains, etc. can be easily treated by a care provider. These conditions need minimal patient-provider contact to establish the type of the infection, and can thus be treated remotely. In special scenarios, surgeons might use telemedicine for post-operative follow-ups; medical counselling and therapy can also be captured under telemedicine services. Discussion on prognosis, treatment plans, updates on lab reports, and FAQs can also be addressed via telemedicine-based platforms.

## Changes Adopted by Insurance Companies to Include Telemedicine Billing



Regulatory authorities usually determine whether private insurance companies must reimburse telemedicine services offered to patients outside of facilities. With time, reimbursement rates and laws have become more flexible as telemedicine continues to gain immense popularity. Today, a pre-approval of telemedicine services in insurance policies helps in gaining clear reimbursements and is thus desirable. What's still more exciting is that more and more private payers are opening up to cover telemedicine services provided in a home setting, making it easy for providers to get paid for their telehealth services.

## Sustainable Business Models Evolving to Provide Direct-To-Consumer Applications



There is still some apprehension among hospitals and institutions in terms of establishing telemedicine services. But through research and sharing of guidelines, institutions have begun aiding one another to develop sustainable business models to provide quality healthcare to people in their homes. Strategies to develop organizational flow are ongoing as healthcare providers are willing to invest more in engaging patients from a remote location.

## Overcoming Human Resource Challenges with Futuristic Innovations for Self-Service



With the increasing use of electronic health reports and other IT tools, conventional medical practices have now become technologically savvy. Walk-in 'self-service' telemedicine kiosks had been on the rise since before the pandemic. Currently, patient satisfaction with telemedicine services is driving the demand further. A shortage of healthcare providers is another factor contributing to the growth of telemedicine. As public awareness increases, telemedicine is sure to take off to further heights.

## Changes in Medicare and Medicaid Policies to Accommodate Reimbursements



Recent changes have made alterations to the reimbursement rules under Medicare and Medicaid policies, thus expanding telemedicine coverage. New codes have been generated under the Healthcare Common Procedure Coding System (HCPCS) and Current Procedural Terminology (CPT) to include telemedicine services. These modifications have made several services billable, thus helping to ensure a stable revenue generation system.

## Advantages of Telemedicine

The following are some of the compelling reasons why telemedicine is being increasingly opted for:

### 01 Convenient

For providing basic healthcare in rural areas as well as reaching out to elderly patients with mobility issues, telemedicine helps to break geographical barriers.

### 02 Cost-saving

Telemedicine has the potential to cut down care costs by reducing unnecessary visits and making medical hours more efficient.

### 03 Access to specialists

It grants access to specialists irrespective of their location.

### 04 Increasing patient engagement

Telemedicine helps to connect patients with doctors round the clock and increases patient outreach.

## Challenges or Conditions to be Met

While the benefits of telemedicine are evident, the challenges along the path are not insurmountable either. Some of the common challenges that telehealth providers are adequately working to solve include:



### Technical know-how

Personnel training programs are a necessity before setting up a telemedicine service as the process requires a sound knowledge of equipment handling.



### Loss of care-continuity

Concerns regarding the lack of care continuity exists in the minds of people. These concerns can be readily diminished by ensuring that providers receive a complete case history when connecting with patients.



### Difficulties in navigating the reimbursement landscape

Telemedicine, being an up-and-coming technology, policies and reimbursement plans can be somewhat hard to navigate. Having a telemedicine billing service specialist onboard helps hospitals and clinics to generate revenue steadily.



## Different Types of Telemedicine Connections

The possible means of telemedicine delivery that can result in successful connections between the provider and the patient include:



### Networked program

In this type of connection, high-speed internet lines are established between remote health clinics and larger, well-equipped facilities. This helps to reach rural patient populations without the need for extensive travel.



### Point-to-point connections

This connection type caters to smaller or understaffed clinics by helping them bridge towards specialized care centers at other locations. These are commonly used for telemedicine services such as telepsychiatry, teleradiology, etc



### Monitoring center links

These are meant for remote patient monitoring and are used to create a digital link between a patient's house and a remote monitoring facility. It helps to monitor a recuperating patient's medical records by electronic transmission of information.

## The Evolving Role of Medical Billing Services in Aiding Telemedicine Billing

With the increasing shift towards telemedicine services, it has become necessary for organizations to ensure that billing associated with telemedicine receives as much attention as in-person visits do. This requires enlisting medical billing service providers to correctly generate bills and accelerate cash flow towards the organization. Medical billing services are quickly becoming an indispensable part of the telemedicine revenue generation process. Some of the ways how medical billing has been contributing to the cause include:

### An Accelerated Flow of Reimbursements to Improve the Overall Billing

Effective medical billing service providers can keep up with due accounts and pursue ongoing cases, thus covering a greater number of cases. Due to the speed of delivery in telemedicine services, it's desirable to have a medical billing service provider onboard to keep track of accounts. Such vendors ensure accurate billing practices that lead to increased revenue generation and fewer billing-related errors. Speed and efficiency are the need of the hour as telemedicine has broadened the scope of service delivery.

### Updated Awareness on Policies And Regulations

As discussed earlier, policies and regulations surrounding telemedicine are constantly evolving to adapt to the changing market demands. Up-to-date awareness regarding the same is a desirable trait for successful claims. Since external medical billing services ensure awareness regarding changing policies and guidelines, they can assist healthcare providers in receiving their due payments.

# Telemedicine Billing Challenges Addressed by Outsourcing

Challenges to telemedicine billing exist within the healthcare system. Since the bulk of the operations take place digitally, organizations often run into several infrastructural, legal, and financial barriers. These barriers can be drastically reduced by teaming up with a seasoned medical billing service provider and exploring their customized services. A discussion on the same is as follows:



## Legal challenges

Legal barriers to telemedicine exist in the form of credentialing issues. Licensing of services across different states requires a clear understanding of the legalities, otherwise concerns around liabilities tend to increase. Therefore, to avoid running into legal battles with competing authorities, it's necessary to have legal experts onboard while dealing with telemedicine billing. With the expertise of a reliable medical billing service provider, healthcare facilities can navigate state barriers physically as well as on paper.



## Medical coding modifications

For the state as well as private payers, modification of medical coding practices is necessary to clarify the application of telemedicine-driven service. In the case of the state-run Medicare payer, a GT code is used with the appropriate evaluative and management CPT codes. For commercial insurance companies, a 95 modifier is used along with the regular CPT codes. Medical billing outsourcing services possess the know-how of using the required modifiers in their coding practices. The place of service codes is another requisite that medical billing companies pay attention to.



## Financial challenges

The direct advantage of medical billing outsourcing for telemedicine services is of course financial. As the return on investment for healthcare providers is not entirely clear as of yet, the complicated reimbursement process requires adroit handling of the claims. Without a billing expert by their side, it's burdensome for providers to understand reimbursement structures about telemedicine. This is why it is a prudent move to outsource medical billing to those who possess a clearer understanding of the same.



## Infrastructural challenges

The lack of broadband infrastructure has already proven to be a major challenge for the telemedicine industry. The need for secure and safe billing puts extra strain on healthcare providers. Medical billing services with the infrastructure to deal with online bill payments are thus gaining popularity with care providers. Furthermore, protecting confidential patient information such as health and financial records is another key reason why medical billing companies are essential to telemedicine billing.

# Essential Services Provided by Medical Billing Companies to Telemedicine Practices

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## Patient scheduling and registration

As telemedicine services cater to patients across large distances, it's important to manage the flow of patients when services are being provided online. While scheduling and pre-registering patients ensure uninterrupted delivery of healthcare services, upfront information collection helps in managing appointments before hand. Telemedicine billing services can foster proactive engagement of patients by strategizing virtual registrations and appointments.



## Patient eligibility verification services

Medical billing companies help their clients to navigate coverages, benefits, and deductibles information to secure the latter's margins. Obtaining clearance of eligibility verification helps to save time and keeps denials at bay. A consistent verification process can be expected from reliable medical billing companies for telemedicine-based services.



## Coding bills tailored to telemedicine services

Medical billing companies comprise teams of billing and coding experts who specialize in data entry and procedural coding. They are well-versed with the codes meant specifically for telemedicine. Training and constant upgradation of codes are also ensured by medical billing companies to eliminate all coding and billing errors.



## Claims preparation, review, and submission

The process of claims preparation for telemedicine services is accurately executed by medical billing companies and their repertoire of experts. Throughout the process, effective documentation and accuracy remain the center of focus. Clean claims submission, enabled by medical billing experts, results in the overall improvement of accounts receivable for care providers.



## Denial management and appeals

As regulations and guidelines around telemedicine services are under development, it is to be expected that healthcare providers run into denied claims owing to inadequate understanding of the regulations. This can be rectified by the denial management teams of a trusty medical billing services provider. They can analyze the root cause of denials and prevent future mistakes.

# Recommendations for Billing Telemedicine Services

The following are some recommendations that ought to be kept in mind when outsourcing telemedicine billing services

## Contemporaneous documentation

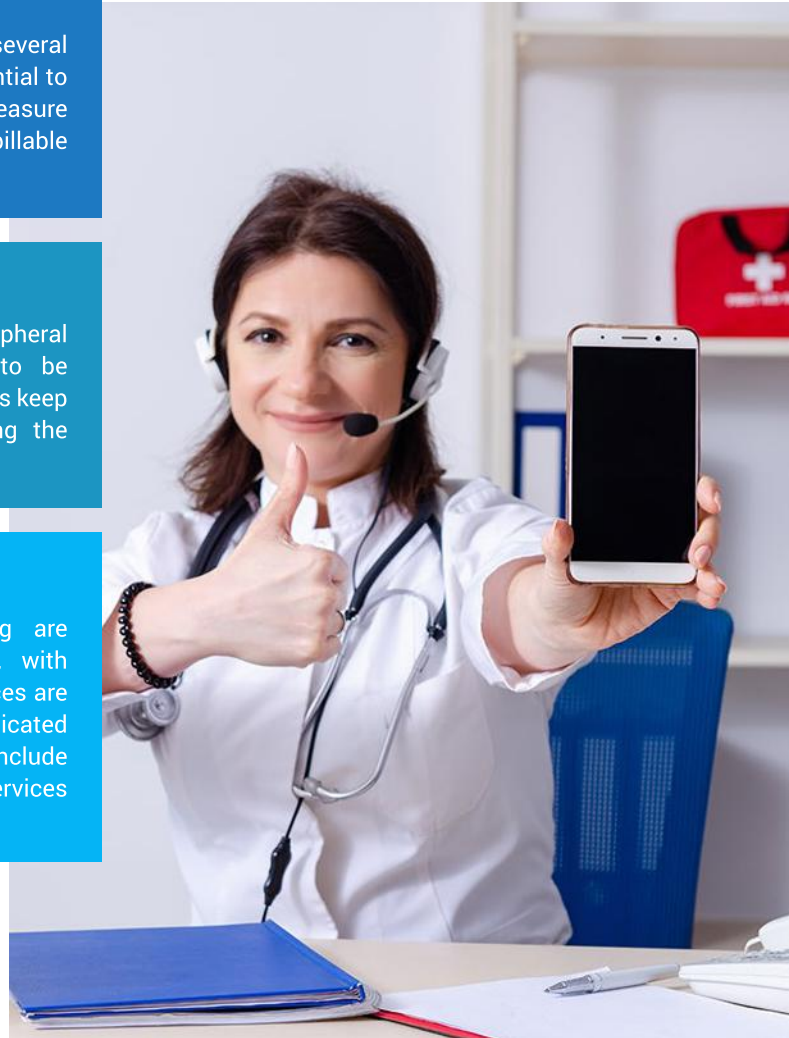
Time is a key consideration in telemedicine services. As several different consultations can occur simultaneously, it is essential to have timestamps on electronic encounters. This helps to measure the total time spent in counseling, which translates into billable minutes.

## Inclusion of special billing codes

For services such as video assessment and the use of peripheral tools such as monitors, special billing codes need to be implemented. It is recommended that medical billing services keep track of which assessment tools are being used during the consultation sessions.

## Synchronous vs Asynchronous services

Telemedicine services that qualify for medical billing are categorized as synchronous when they are real-time, with interactive sessions between patients and clinicians. Services are termed asynchronous when clinical information is communicated to patients at a later time. The industrial recommendations include a clear understanding of synchronous and asynchronous services by the medical billing companies to avoid errors in billing.



# Creating A New Generation of Care Services

Much like everything else that has changed because of the pandemic, the healthcare system has also emerged a new, more so than other fields. The new normal in the case of the healthcare landscape is showing how remote telemedicine services are climbing the ranks of preferences. With the changing priorities of providers and patients, it has become imperative for the healthcare sector to modify its operations. Aligning operations with the new priorities sets the stage for utilizing the existing services in new ways. The prime example of this is the tailoring of medical billing services to cover telemedicine-related operations. As the system has become more connected today, patient engagement is steadily increasing, benefiting all stakeholders. For the healthcare industry, striking a perfect balance between telemedicine and in-office visits will be the next priority soon after the pandemic subsides. And to do that, medical billing will be the key.



## Who We Are And Why We Are Considered an Industry Authority

Over the years, our experience in medical billing services has made us a reputed name in the industry. Our specialties include comprehensive billing solutions with complete compliance with HIPAA regulations. Our flexible business model empowers us to cater to a wide range of healthcare providers and help them keep the revenue wheel spinning. We keep ourselves updated with the evolving healthcare technology landscape and the changing insurance reimbursement regulations to ensure improved cashflow and decreased denials for our clients. Our repertoire of experts and digital tools enables us to provide billing support for telemedicine services that are gaining high popularity in the healthcare market. We strive to provide the best billing services at competitive rates that ensure significant cost benefits for our clients. Our round-the-clock support ensures accuracy and speed of operations, enabling care providers to focus on their core expertise and serve the patient better.



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