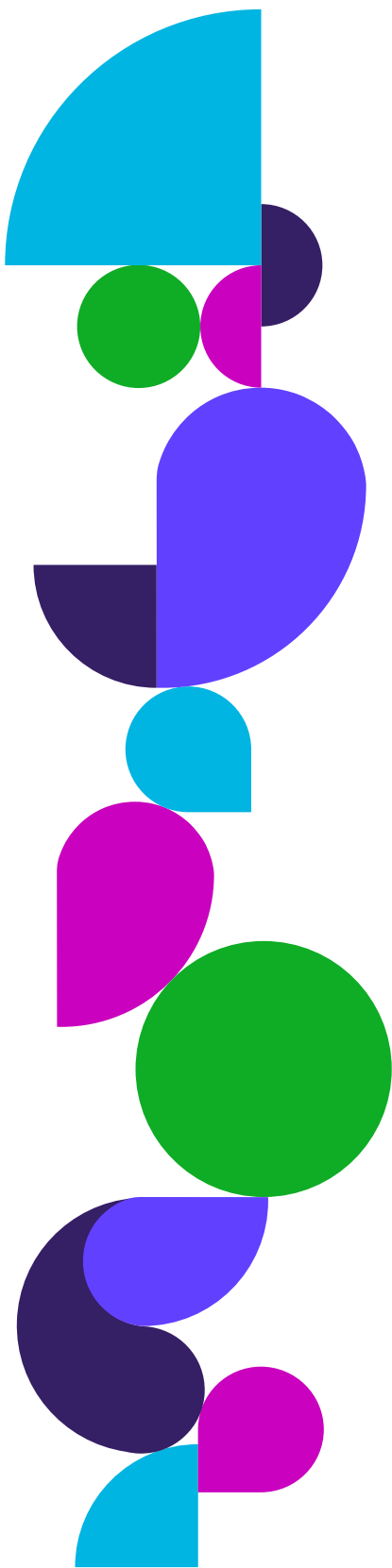


# Driving value for Medicare Advantage plans with whole-person virtual care

How investing in integrated, scalable virtual solutions helps health plans drive better clinical outcomes, improve Star Ratings and lower the total cost of care





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# Executive summary

Telehealth adoption continues to grow steadily among Medicare Advantage (MA) plans after an initial pandemic-driven spike in 2020.

**Today nearly all Medicare Advantage (MA) plans offer some form of virtual care**, with the percentage of MA plans filing “additional telehealth benefits” with Centers for Medicare & Medicaid Services (CMS) jumping from 53% in 2020 to 90% in 2023.<sup>1</sup>

During this growth period, MA plans have seen the value telehealth offers for the older MA population. Convenient, comprehensive and personalized virtual care provides a full range of benefits for health plans and their MA members.

The U.S. telehealth market will likely continue to expand, with a projected 23.4% compound annual growth rate from 2024 to 2030.<sup>2</sup> **Health plans and their partners are investing in telehealth solutions as they look to capitalize on the benefits virtual care can offer, including:**



**Improving Star Ratings**



**Enhancing clinical outcomes**



**Strengthening member retention**



**Advancing health equity**



**Lowering the total cost of care**

The increased investment in telehealth is intensifying an already competitive MA market, particularly as MA plans encounter continued financial pressures and increasingly stringent regulatory requirements.<sup>3,4</sup>

Teladoc Health is committed to helping MA plans improve their Star Ratings by building tailored, whole-person, integrated virtual care strategies that engage members on an individual level. We analyzed our entire book of MA plan data to identify the key ways our programs can assist health plans in meeting their strategic goals.



**MEDICARE ADVANTAGE  
COMPETITION  
IS FIERCE**

**3,998**

total MA plans available in 2023<sup>5</sup>

**43**

MA plans are available to the average MA enrollee<sup>6</sup>

**85%**

of MA enrollees are in plans that received bonus payments in 2023<sup>6</sup>

**Enrollees have many options but significantly prefer high-quality plans — 4+ Star Ratings are table stakes<sup>7</sup>**

# Partner with the world's leading virtual care company

With over 20 years of experience and unparalleled breadth, depth and scale, Teladoc Health is the world's leading virtual healthcare company, on a mission to **empower all people everywhere to live their healthiest lives.**

Teladoc Health's connected, whole-person care approach offers members more opportunities to engage with the health system, have positive experiences with care providers and see increasingly positive change in their health and quality of life.

For health plans that manage MA populations and for the MA members themselves, our multifaceted approach to care is trusted and proven.

In fact, MA members who use Teladoc Health are more likely to be adherent to care programs, and our MA health plan partners outperform national average Star Ratings across eight diabetes and hypertension outcome measures.

TELADOC HEALTH  
MA PARTNERSHIPS  
CONTINUE TO EXPAND

300%

increase in Medicare  
Advantage members with  
access to Teladoc Health  
services since 2020



“

We are always innovating to help MA plans deliver against their clinical and member experience goals. We believe that virtual care can help improve access and close gaps in care by connecting and delivering a more personalized and engaging healthcare experience. Within chronic care quality metrics, members who are enrolled in Teladoc Health programs experience better outcomes than their unenrolled counterparts.”

– Kelly Bliss  
President of U.S. Group Health,  
Teladoc Health



## What is whole-person care?

Virtual care services that span a person's healthcare journey and provide health plans with more value from their MA investment.



**One partner** for a broad spectrum of healthcare services



**Personalized and timely support** across physical and mental health



**Proven** clinical outcomes and member satisfaction



All programs accessible through **one integrated experience**



# Teladoc Health solutions

Connected whole-person virtual care from Teladoc Health allows MA members to access a complete spectrum of services from a single app. Teladoc Health enables MA health plans to boost member satisfaction by delivering a seamless, data-driven, personalized member experience with cross-platform data integration to guide interactions.

## Primary Care

**Primary360** provides access to Teladoc Health primary care providers and a comprehensive care model that includes focus on wellness and prevention, chronic care management, integrated mental health support and seamless referrals.

## Chronic Care

We offer flexibility with our chronic care solutions so clients can focus on one condition or provide members with the added value of an integrated approach that addresses multiple chronic conditions. Within all our solutions, Teladoc Health can connect your highest-risk members with a provider for additional oversight and medication optimization as part of a personalized care plan to deliver even better outcomes.

**Diabetes Management** provides personalized tools and coaching support to help members track blood sugar, develop healthy lifestyle habits and improve glycemic control.

**Hypertension Management** is an engaging and clinically powerful program proven to reduce blood pressure with continuous motivation, daily tracking and effective adjustments.

**Prediabetes Management** combines an evidence-based curriculum, activity tracking, coaching and support to help keep members on track with their health — and we are fully recognized by the Centers for Disease Control and Prevention as an organization well-positioned to prevent diabetes.

**Weight Management** is an evidence-based program that helps members manage their weight by focusing on lifestyle behavior change. Program features have been greatly expanded to include focused coaching, nutritionist guidance and provider support for members taking GLP-1s.

## Complex Care

**Expert Medical Services** provides guidance on complex diagnoses and treatment plans and can recommend next steps.

## Mental Health

**Mental Health** provides a continuous mental health experience that delivers long-lasting results and includes:

- Convenient and private access to mental health professionals when/where members want to meet
- Clinical assessments to evaluate symptoms, severity and impactful life events
- Personalized care plans that use AI to help analyze insights gathered from the assessment and recommend treatment
- Clinical therapy by licensed therapists or board-certified psychiatrists
- Evidence-based digital tools for immediate relief of episodic distress and ongoing support
- Crisis management for immediate interventions with crisis counselors and guidance to nationally recognized crisis response resources
- Live mental health coaching with certified coaches, paired with digital activities and 1:1 support to help them maintain progress and sustain improvement

## 24/7 Care

**General Medical** offers convenient 24/7 access to low-cost, high-quality virtual urgent care for everyday health concerns, and our Caregiving capability extends General Medical to members caring for a loved one, including three-way calls with providers.

## Specialty Care

**Dermatology** provides convenient and reliable skin care for a wide range of conditions.

**Nutrition** includes registered dietitians who provide nutritional guidance, custom meal plans, shopping guides and more.

## 5 WAYS TELADOC HEALTH DRIVES VALUE FOR MA PLANS AND THEIR MEMBERS

1

Providing access to connected, whole-person, high-quality, comprehensive clinical care

2

Demonstrating differentiated value through an enhanced member experience

3

Driving member engagement

4

Supporting care gap closures and improving quality measures

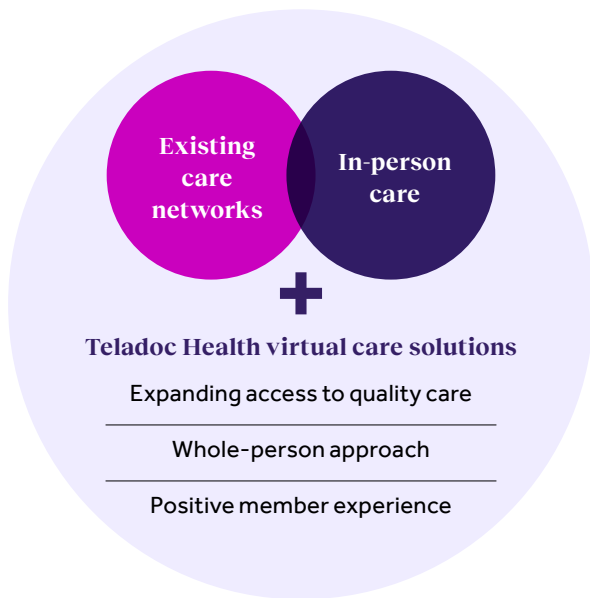
5

Lowering the total cost of care by reducing avoidable spend and managing risk factors

# Providing access to connected, whole-person, high-quality, comprehensive clinical care

## AN INTEGRATED, COMPREHENSIVE, HYBRID APPROACH

Teladoc Health complements and integrates with in-person care and existing care networks to help MA health plans expand access to high-quality, whole-person care.

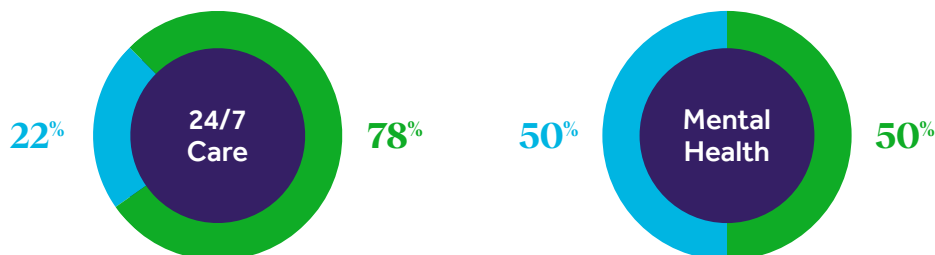


## MULTIPLE METHODS TO ACCESS CARE

MA members appreciate and utilize multiple channels to access virtual care

### MA member access preferences

● Video ● Phone



### VALUE SPOTLIGHT

44%

of members who use Mental Health report that they **would not have received treatment** without access to our services

65%

of members using Primary360 had **not seen a PCP in the two years** prior to their first visit

38%

of members using Primary360 who were diagnosed with diabetes **had not been previously diagnosed**

68%

of eligible members using Primary360 were referred for and completed a **screening for breast, cervical or colorectal cancer**<sup>7</sup>

5

**day wait time** for Primary360 visit for new patients  
*21 days faster than the average standard of care*<sup>8</sup>

8

**days from scheduling to first visit** for new Mental Health patients  
*40 days faster than the average standard of care*<sup>9</sup>



# Delivering an enhanced member experience that helps drive retention and brand loyalty

CAHPS scores (Consumer Assessment of Healthcare Providers and Systems scores; these scores measure member experience and member satisfaction) play a crucial role in MA plans' abilities to improve Star Ratings, capture bonus payments, attract new members and boost brand loyalty. Developing a strong member experience strategy can have a multiplier effect for MA plans. A better member experience is proven to help increase member renewals. The happier MA members are with their care experience, the less likely they are to look for a new plan.

We've found that members who used Teladoc Health virtual care programs were more likely to renew coverage with their MA plan than those who had access to but did not use services from Teladoc Health.<sup>10</sup>

Our commitment to providing personalized, streamlined healthcare experiences drives a +60 net promoter score (NPS) across our full book of business. **MA member satisfaction is even higher, with a +65 NPS.**



“

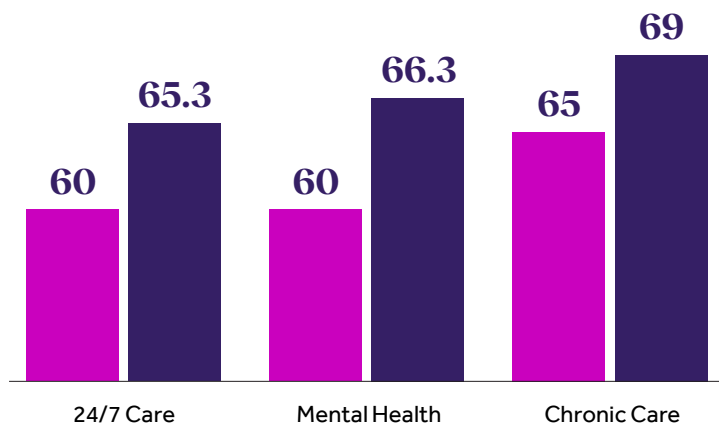
I enjoy the programs because I can put my blood pressure cuff on and then take my weight, which gets sent automatically to Teladoc Health. They know what's happening and share it with my doctors. What else could I want?”

– Linda, Teladoc Health Medicare Advantage Member

## MA MEMBERS LOVE TELADOC HEALTH

### Net Promoter Score outperformance

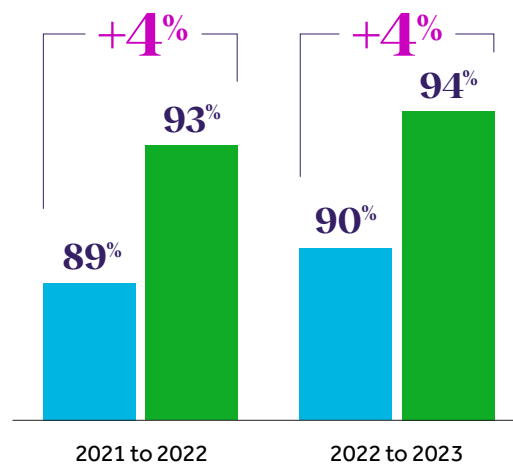
● Book of business ● Medicare Advantage



MA member NPS scores outperform our broader book of business scores across programs.

### Increased likelihood to renew

● Non-Teladoc Health users ● Teladoc Health users



MA members who used our services were ~4% more likely to renew coverage with their MA plan.

# Driving member engagement


**Personalized, timely and relevant outreach helps MA health plans drive results.** A comprehensive virtual care program doesn't work unless members use it. Many of our health plan clients use Teladoc Health's optimized engagement strategies to help them understand when their members are most receptive to messages and how to tap into motivations to help drive behavior change. This data-driven, omnichannel approach allows more members to benefit from personalized virtual solutions, empowering them to take a highly active role in managing their care journeys. This tailored approach helps enhance health outcomes and improve Star Ratings.

**We're helping MA plans meet their members where they are today,** with targeted engagement strategies that deliver results. Our data-driven marketing program develops personalized engagement journeys to help guide and encourage MA members along the path to better health. As MA plans' member populations continue to grow, so will our opportunities to increase utilization of Teladoc Health programs. We are always working to refine and improve our general telehealth and Chronic Care Management-focused enrollment and engagement materials, so we can better support MA members, wherever they are on their health journeys.



## HOW IT WORKS

We deliver personalized, timely and relevant member outreach.

 **Advanced data science** helps us identify the outreach and communications that are most likely to drive results

 **Primary research + clinical insights** help us create highly effective nudges and health interventions

 **Powerful predictive machine learning models** help us determine who to contact, what to say and how to break through the noise

 **Omnichannel messaging capabilities** help us reach members while they're making their healthcare decisions, however they prefer to engage

### VALUE SPOTLIGHT

Leveraging Teladoc Health's engagement program could help an MA plan with +200K members drive significant cost savings by achieving higher utilization rates:

**+\$2.2M**

additional net savings from Mental Health visits<sup>11</sup>

**+\$4.6M**

additional net savings from General Medical visits<sup>12</sup>

# Supporting care gap closures and improving quality measures

Improving Star Ratings can help MA plans drive profitability, win market share in a highly competitive environment and deliver cost-effective programs for their members. An enterprise-level virtual care partner can enhance MA plans' care capabilities by providing multiple levers that plans can pull to help close gaps in care and improve their performance on key quality measures.

We're seeing this trend in action as an increasing number of our MA plan partners are implementing our Diabetes Management (DM) and Hypertension Management (HM) solutions to help close gaps in care and improve quality measures for high-risk populations.

Our solutions are designed to drive high member engagement by building strong, high-touch relationships with members and **giving them tools to achieve their health goals with more control over their health journeys.**

Members enrolled in DM and HM solutions **receive testing supplies and monitoring devices** at no cost to them

Members who are eligible for DM and HM solutions have access to **digital coaching, AI-informed reminders and smart meter display messages**

For plans that offer Primary360, we reach out to members who have not had a primary care visit in the past 12 months **to help close gaps in care** by identifying unaddressed conditions and encouraging preventive screenings

Within our [Teladoc Health Medical Group](#) we have providers who can prescribe medications and optimize care plans **to meet MA members where they are**

**Our data-driven, omnichannel engagement program** uses multiple AI-powered models to identify when members are most receptive to engagement and tap into member motivations to drive behavior change



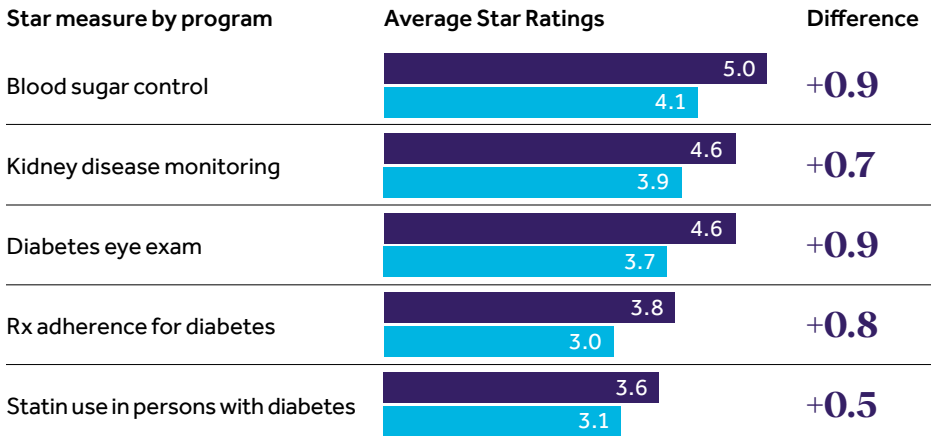
~20%

of total Star Ratings performance is tied to members living with chronic conditions<sup>13</sup>

## OUR PARTNERS OUTPERFORM INDUSTRY AVERAGES

● Teladoc Health Partner\* ● National Average†

### Diabetes



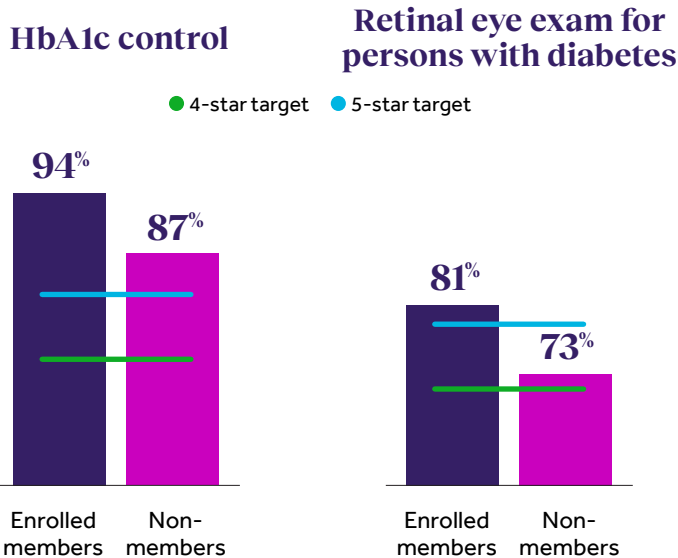
### Hypertension



\*Weighted average based on plan membership for plans that had deployed Teladoc Health chronic care solutions during measurement year. †2023 CMS MA Part C and D Star Ratings

## HELPING MA PARTNERS ACHIEVE 5-STAR LEVELS

Members enrolled in Teladoc Health Chronic Condition Management programs outperform unenrolled members on key quality measures



## VALUE SPOTLIGHT

We help MA plans improve their Star Ratings by delivering focused, personalized care for members living with chronic conditions

**5/5 stars**

Average performance for our MA plan partners on the triple-weighted blood pressure control and A1c control measures<sup>14</sup>

**+1 star**

**better than national average:** Our MA plan partners' Star Ratings across chronic care measures addressed by our programs significantly outperform the national average<sup>9</sup>

**-3.2%**

reduction in uncontrolled A1c levels after 6+ months' enrollment in Diabetes Management for members starting with A1C levels  $\geq 9\%$ <sup>9</sup>

**98%**

higher chance of diabetes medication adherence<sup>15</sup>

# Lowering the total cost of care by reducing avoidable spend and managing risk factors

**At Teladoc Health, we're continuously working to improve the outcomes we deliver for MA plans.** We're driving virtual care forward through our ongoing commitment to innovation and steady investment in key products and services that enable MA plans to strengthen profitability while helping members achieve their health goals.

Delivering the care that MA members want and need helps our MA partners drive results. Expanding access to care is not only beneficial for member satisfaction, it also helps plans **reduce avoidable spend by providing cost-effective virtual care** to members who would otherwise seek care in high-cost environments like urgent care facilities and emergency rooms.

- Our top five diagnoses from MA member General Medical (i.e., 24/7 care) visits include a range of upper respiratory infections (and sinusitis in particular), urinary tract infections and hypertension.
- Our top five diagnoses from MA member Mental Health visits include depressive disorders, trauma- and stress-related disorders, anxiety and fear-related disorders, bipolar and related disorders and mental and substance use disorders in remission.

Virtual care can also make a significant impact on accurate risk adjustment by bringing individuals into care who may not have sought it otherwise.

“

**For the MA population, over two-thirds of whom are living with two or more chronic conditions, early identification and timely treatment of illness are essential to improving health outcomes — a proactive approach also helps MA plans meet the MA recommendations for care. Virtual care can help make the identification of illness more efficient, in addition to helping with monitoring, care coordination and gaps in care closure related to the conditions.”**

– Tejaswi Kompala, M.D., Senior Clinical Strategy Director, Teladoc Health

## VALUE SPOTLIGHT

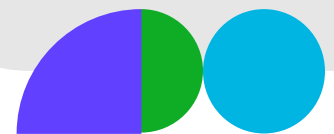
**Since 2022, we've committed to put full fees at risk based on outcomes for our chronic care services.**

**\$241**

net savings per visit

We analyzed MA-specific claims for our General Medical (i.e., 24/7 care) offering and found that **each visit resulted in a net savings of \$241** through cost avoidance.

With an ongoing commitment to reliable, convenient care, partnering with Teladoc Health is a smart choice for MA plans.



# Virtual care helps close gaps in care for MA members with diabetes

Teladoc Health Diabetes Management helped this MA plan improve clinical outcomes and reduce costs of care



“

When done well, virtual care empowers people to self-monitor their conditions and receive personalized support for managing their diet, physical activity and medication regimen. This study demonstrates the power of this approach to address growing medical costs and barriers to deliver better care and value to Medicare beneficiaries.”

– Vidya Raman-Tangella,  
Chief Medical Officer,  
Teladoc Health



Medicare Advantage plan



Product spotlight:  
Teladoc Health **Diabetes Management**



500K+ members



MA plan wanted to remove barriers to care, address gaps in care, **improve health outcomes and increase its Star Rating**

## DIABETES MANAGEMENT DRIVES RESULTS

1%

average A1c reduction within first 6 months<sup>16</sup>

14.6%

decrease in actual medical costs vs. expected<sup>12</sup>

8.4%

increase in retinal eye exams<sup>12</sup>

28%

% increase in medication-adherent members<sup>12</sup>

7.3%

increase in nephropathy screening rates<sup>12</sup>

# Key takeaways

Teladoc Health delivers powerful, data-driven solutions that help MA plans differentiate their offerings from the competition, **enabling our MA partners to achieve their strategic goals:**



**Enhancing  
clinical outcomes**



**Improving  
Star Ratings**



**Lowering the  
total cost of care**

The continued **expansion of virtual care services has unlocked significant growth opportunities** within the Medicare Advantage market.

Health plans that are looking for a competitive edge should look to partner with an innovative, experienced, enterprise-level virtual care company that can help them better support the complex and changing needs of the MA population.

## A TRUE VIRTUAL CARE PARTNER



Deep experience and a powerful track record of results



Innovation and industry leadership in the always evolving virtual care ecosystem



The ability to meet the highest clinical standards



The broadest spectrum of clinical and operational offerings



The flexibility to help you define a customized MA strategy that helps you achieve your organization's unique goals



The capacity to scale effectively with you as you grow



The ability to break through barriers and engage the MA population

Over 50 MA plans across the U.S. have chosen to partner with Teladoc Health to make quality care more accessible, improve clinical outcomes, reduce the cost of care and address gaps in care for their MA members.

## How Teladoc Health can help

Teladoc Health has been and will continue to lead at the forefront of healthcare, actively working to positively impact legislation and regulations affecting the virtual care landscape for MA.

**We welcome the opportunity to connect with you and learn more about how we can help you reach your strategic goals.**

[ENGAGE@TELADOCHEALTH.COM](mailto:ENGAGE@TELADOCHEALTH.COM)

1. Internal analysis of CMS data on Plan Benefit Packages and inclusion of Additional Telehealth Benefits 2. Grand View Research, 2023. "Telehealth Market Size, Share & Trends Analysis Report By Product Type (Hardware, Software, Services), By Delivery Mode (On-Premise, Web-based), By End-use, By Disease Area, By Region, And Segment Forecasts, 2024 – 2030". <https://www.grandviewresearch.com/industry-analysis/telehealth-market-report>. 3. Healthcare Finance News, November 30, 2023. "Hospitals confront mounting reimbursement challenges and diminishing cash reserves". <https://www.healthcarefinancenews.com/news/hospitals-confront-mounting-reimbursement-challenges-and-diminishing-cash-reserves> 4. McKinsey, July 11, 2023. "Sweeping changes to Medicare Advantage: How payers could respond". <https://www.mckinsey.com/industries/healthcare/our-insights/sweeping-changes-to-medicare-advantage-how-payers-could-respond>. 5. KFF, 2022. "Medicare Advantage 2023 Spotlight: First Look". [https://www.kff.org/medicare/issue-brief/medicare-advantage-2023-spotlight-first-look/#:~:text=In%20total%2C%203%2C998%20Medicare%20Advantage,2%3B%20Appendix%20Table%201\).](https://www.kff.org/medicare/issue-brief/medicare-advantage-2023-spotlight-first-look/#:~:text=In%20total%2C%203%2C998%20Medicare%20Advantage,2%3B%20Appendix%20Table%201).) 6. Note: Includes all individual, employer, and special needs plans. Bonus status is based on a plan's Star Rating for the previous year. Source: KFF Analysis of CMS Enrollment and Plan Quality and Performance Ratings Files, 2015-2023. 7. Analysis of more than 3,000 eligible Primary360 members from Jan. 1-Oct. 30, 2022, using MIPS-based measure standards and augmented with text analysis across provider notes 8. AMN Healthcare/Merritt Hawkins, Sept. 12, 2022. 2022 Survey of Physician Appointment Wait Times and Medicare and Medicaid Acceptance Rates. 9. <https://www.thenationalcouncil.org/news/certified-communitybehavioral-health-clinics-providing-expanded-access-to-mentalhealth-substance-use-care-during-covid-19-pandemic/> 10. Internal Teladoc Health data 11. Calculated using a per visit savings models, using visit fees of \$87 for therapy visits, \$200 for initial psychiatry visits, and \$97 for follow-up psychiatry visits. 12. Calculated using a per visit savings models, using a visit fee of \$47. 13. Internal Teladoc Health data 14. Internal Teladoc Health data 15. Munshi KD, Amelung K, Carter CS, James R, Shah BR, Henderson RR. "Impact of a Diabetes Remote Monitoring Program on Medication Adherence." J Manag Care Spec Pharm. 2021 Jun;27(6): 724-731. doi: 10.18553/jmcp.2021.27.6.724. PMID: 34057390. 16. DS-5642

**LEARN MORE:** [TeladocHealth.com](https://TeladocHealth.com) | [engage@teladochealth.com](mailto:engage@teladochealth.com)

**About Teladoc Health:** Teladoc Health is on a mission to empower all people everywhere to live their healthiest lives. As the world leader in whole-person virtual care, the company leverages its 20+ years of expertise and data-driven insights to meet the growing needs of consumers and healthcare professionals across the full care continuum, at every stage in a person's health journey.

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HEALTH