

# Potential Role of Telemedicine in The Growth of Health Insurance in Nepal

Dr. Subash Pyakurel

Health Concern, Nepal

## 2 Thumbprint Questions



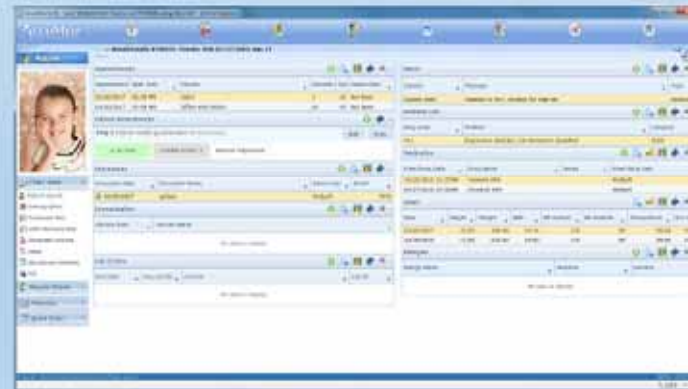
Should Telemedicine be the **Loud Speaker** to hype ? Or should it be the **Notation of soothing music** that can make healthcare more Dashing and Dynamic??



## 2 Thumbprint Questions (contd.....)



Should Telemedicine be just merely a tool of **video conferencing** ? Or should it be a package deal integrated with **Electronic Medical Record** and other **digital accessories** ??



# Common features of Telemedicine and Health Insurance

- Both are SERVICE ENABLERS of Healthcare delivery
- Both can't sleep alone; both have to share the bed of day-to-day clinical practice and healthcare activity
- Both are Multi-Stakeholders show
- Both require Electronic Medical Record as their backbone
- Both carry common final goals

To increase	To decrease
Access to healthcare/higher care	Waiting time
Collaborative Care/Organized Connectivity	Undue Burden
Rational Treatment/quality issues	COST
	Malpractice/Fraudulence

# 3 Direct Implications of Telemedicine in Health Insurance

## (3 Cs- Care, Claim and Check)

- **CARE:** Providing added services to the insured- SECOND OPINION, ORGANIZED REFER, COLLABORATIVE CARE, e- FOLLOW UP
- **CLAIM:** two-way e- CONSULTATION among network hospitals and Insurance Doctor/Claim Department/TPA
- **CHECK:** e- MONITORING and Real time CROSS CHECKING (By Health and Insurance Regulators)

# 4 Role/s of Telemedicine in the growth of Health Insurance

## Role no. 1: Telemedicine beautifies the insured side

- Enhanced chance of higher access
- Increased chance for second opinion and organized referral
- Enhanced collaborative care
- Reduced waiting time
- Reduced burden of unnecessary movement for claim settlement
- Decreased hospitalization
- Decreased walk-on follow up

Contd...

## Role no. 2: Telemedicine beautifies the provider side

- Enhanced organized referral/inter-disciplinary approach
- Increased genuine patients flow
- Decreased walk on follow ups
- Increased use of EMR and IT platforms

Role contd...

## Role no. 3: Telemedicine beautifies the Insurer side

- Increased attraction of insured (due to this add-on service)
- Fast claim settlement  
(through software based automation)
- Decreased fraudulent claim  
(through EMR based e-consultation by insurance doctors/TPA)
- Heavy CUT down of COST burden



Contd..

## Role no. 4: Telemedicine lays easy template for TPA and Regulator

- Real time e-consultation with treating doctors or hospital administrators
- Any time review of EMR to cross match with treatment protocols and financial bills

*Lets Prove:*

## Telemedicine can INDUCE the GROWTH of Health Insurance

Reality 1: Telemedicine has **POWER** to induce and promote

- Bidirectional Patient-provider connectivity (ladder up access to higher care or ladder down rural connectivity)
- Academic/research/training activities (professional strengths of health workforce)
- Second opinion/organized referral

*contd...*

Contd..

- Collaborative care/Inter-disciplinary approach
- Steps-closer to evidence based quality care
- Shorter stay or hospitalization
- Proactive e-follow up (reducing the chance of walk-on follow up)
- **REDUCED COST**

Contd..

Reality 2

Subsequently, all these components are pivotal GROWTH FACTORS of Health Insurance

Hence

TELEMEDICINE can INDUCE the GROWTH of Health Insurance

.....PROVED.....