

SelectHealth: Health Technology & Virtual Care

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Select Health operates primarily in the state of Utah and some parts of Idaho, in business for over 30 years. In Utah, it is has become one of the dominant insurance providers running alongside BlueCross/BlueShield, Humana, and the University of Utah Healthcare plans.

SelectHealth's approach to provision of services has begun to branch out in order to accommodate the growing interest of individuals who prefer online and technology provided information through its website and a relatively new introduction of an application for handheld devices. This lean towards technology has the potential to positively engage it's enrollees in staying more proactive and informed about their healthcare options and resources. Despite the advantages of the information-at-your-fingertips approach, caution should be exercised by consumers when considering the various impacts this kind of access may have.

#### **Overview of SelectHealth**

On its LinkedIn profile (2017), SelectHealth describes itself as a not-for-profit health insurance organization for individuals in Utah and Idaho. They were founded in 1983 and provide health insurance, dental insurance, Medicare Advantage, Medicaid, and federal employee benefits. The integration trend in the 1990s – 2000s, mentioned by Shi & Singh (2015) seemed to have had an influence over SelectHealth because in 1992, SelectHealth made a vertical integration with Intermountain Healthcare creating the Intermountain Medical Group. This integration positioned SelectHealth to work directly and exclusively with Intermountain Healthcare in providing more exclusive network services to its members.

### **SelectHealth: Mobile Device “App”**

SelectHealth’s approach to client care is certainly meeting the changing client’s preferences and expectations, particularly those who rely on technology use. Upon downloading the Select Health application, or “app”, users are greeted with the ability to sign up after which they have a plethora of options to select from. On the main home screen page they're able to view a copy of their current insurance card; find facilities, providers, urgent cares, and pharmacies; look up medications that are covered and what the side effects may be; view RX claims; review coverage and recent uses; and contact customer care or get a virtual consult.

#### **Key Features**

As previously mentioned, there are several key features provided through the simply designed and straightforward presentation of the SelectHealth app. A great feature is the ability to view a virtual copy of the exact insurance card provided to the enrollee which can be pulled up when visiting a new doctor or filling a prescription. The features to locate facilities proves to be advantageous as the individual searching can find facilities and providers who are in or out of network and simultaneously find a specific service or specialty through a long and comprehensive list. This extends to locating pharmacies and urgent care facilities whose services are also in or out of network.

Another stand out feature of the SelectHealth app is the ability to select between calling the insurance company directly or consult virtually with SelectHealth’s contracted provider, Intermountain Health Care, via the linked Intermountain Connect Care app. Finally, and perhaps most importantly, the SelectHealth application allows it’s enrollees to view their current usage which includes deductibles and contributions, how many visits they have available according to specialty, and track RX and regular claims. This key feature may be the bridge to the gap

regarding general consumer unawareness of health insurance details through providing access to such details in a simple laid out fashion that is relatively easy to understand.

### **Potential Impact on Consumers**

It should go without saying that health technology is rapidly changing service delivery and client access. Guiseppe, Giannini, & Grande (2013) suggest that the focus of technology and healthcare provision should reduce the gap between the expected healthcare quality and the perceived quality by the technology user. SelectHealth's mobile application appears to strive toward that very goal through design and client-centered information provision.

While SelectHealth's mobile application has great advantages through immediate access to a client's various segments of their personal insurance information; considerations should be made with regard to features like the effectiveness of readily accessible virtual health visits, associated costs, and the overall impact on patient health improvement.

**Effectiveness of virtual health visits.** The SelectHealth mobile application allows clients to visit virtually with a healthcare provider for some health concerns. By linking the client to a healthcare professional through Intermountain Connect Care, he or she is able to consult a practitioner regarding some ailments like a cold or flu, as well as receive prescriptions like antibiotics for mild illnesses where warranted. While these virtual health visits may be of benefit for simple ailments like the cold or flu, those visits can also prove to be dangerous as well. For example, if someone is describing cold symptoms but is unaware of how his or her body is different from normal, the medical professional may misdiagnose the individual with a cold rather than a more serious condition like pneumonia. Situations like these need to be evaluated very cautiously in order to minimize patient risk.

**Costs.** SelectHealth has pretty standardized medical appointment costs. The SelectHealth member website (2017) shows the same co-payment of \$25 for standard visits across the board within the varying plans it provides, such as Value+ and Med+. The variance between the plans for SelectHealth only differs in geographical coverage. In the case where an individual is seeking a virtual appointment with a healthcare professional, the cost is \$50 per visit rather than \$25 for a general visit and \$50 for an in person urgent care visit. Further, if the virtual visit is deemed to be non-treatable by the virtual professional, the patient has just spent a non-refundable \$50 to be instructed to go to a physical medical office where he or she will pay an additional co-payment to be seen.

**Patient health improvement through virtual visits.** The overall health of the patient should show improvement through use of a virtual health visit. As in the case where an individual describes cold symptoms to a virtual professional and is misdiagnosed with pneumonia, these dangers are important in considering the effectiveness of such health service provisions. As long as application extensions such as these demonstrate improvements in patient health, they may remain acceptable measures of healthcare services. In general, the mobile app as a whole may further assist a patient in making informed choices about local physicians, medications, and facilities that will best meet their needs, and consequently, encourage the individual to be an active part of his or her healthcare plan.

### **Ethical Concerns**

There should always be consideration given to the ethics that are involved when it comes to any form of electronic health information. Applications like the SelectHealth mobile app still poses potential hazards for clients who use it. Such hazards include minimally secured information which may be accessible to individual's other than the client. For example, if a client's phone gets

stolen and his or her passwords are relatively generic, health information can be gained through this mobile application. Further, ethical practice still remains questionable when it comes to virtual medical appointments, particularly when a patient sought medical help virtually with an unsuccessful conclusion, further requiring them to pay again for an in person visit.

### **Social and Economical Impact**

Using a mobile application in order to provide a client with access to his or her health information can be both positive and negative. Through actively engaging in a mobile application where all healthcare plan details are available, the consumer is able to be educated on his or her plan, claims, and other various information provisions through the application. Additionally, an individual who is experiencing symptoms that may hinder his or her willingness to leave home would greatly benefit from application extensions such as a virtual health visits. On the other hand, in a society where social activity is increasingly becoming replaced by the internet and other forms of digital communication, this type of application may only serve to further create gaps in face to face interaction.

Economically, applications such as these may prove to be beneficial to individuals who live in rural areas or who have limited access to transportation. Overall the comprehensive design of the Select Health application appears to provide a greater benefit than harm when used in an informed manner by both the individual and the insurance provider as well as the health professionals involved.

### **Conclusion**

Technology has become both innovative and beneficial to the healthcare industry. Insurance companies like SelectHealth are beginning to adapt to the technology age through creation of mobile applications which can provide detailed insight to an individual's health

insurance information. Further, technology has enabled clients to obtain convenient health services like prescription drug information, local facilities, and virtual medical visits. All of these accessibilities have great advantages for clients and professionals; however, caution should always be given in both developing things like mobile apps. Providing occasional reminders in user friendly ways to clients about the importance of protecting their health care and insurance information may act as a safeguard against a client's information falling into the wrong hands. Finally, health centered mobile applications can act as a bridging agent between clients and engaging in active awareness of personal healthcare information and possible services.

References

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