

Volume 6 | Issue 7

July | 2018

Doctors on Demand: Telemedicine Is Changing Healthcare

A long-promised future innovation may finally be becoming a reality. No, not the flying cars that we have been told for decades were coming soon, but rather the ability for your doctor to deliver virtual health services—including diagnosis and treatment of medical conditions—through your computer or smartphone. *Kaiser Health News* reports that “[t]ucked into the federal budget law Congress passed in February was a provision that significantly expands the use of telemedicine — long a hyped

health care reform. The new law allows Medicare to cover telemedicine services for people who have had a stroke and those who get kidney dialysis, either at home or at a dialysis facility. It also permits Medicare Advantage Plans — private plans that enroll a third of Medicare beneficiaries — to offer telemedicine as a covered benefit.”

So what exactly is “telemedicine”? The simplest explanation is a patient in one location is examined by a doctor in a different location—a doctor who could be a few blocks away or even thousands of miles away—through the use of computers and a secure video link. These types of doctor-patient consultations are called “e-visits” and, Nebraska Medicine says it can include “[i]nteractive videoconferencing to support specialty services in remote communities, remote patient monitoring (RPM) to support patients as they learn to better manage their chronic diseases and improve their overall health, and video ‘house calls’ with patients at home as they recover from surgery or need additional assistance in their care. Proof that e-visits are joining the mainstream of medicine is evident in the fact that not only do they have Medicare approval, but all private health care plans, the VA and many state Medicaid plans cover some doctor e-visits.



E-visits and other forms of telemedicine are done over commonly available computers, laptops, tablets and smartphones.

Telemedicine is evolving rapidly and state legislators are under pressure to pass laws that keep up. In 2017 the Nebraska Unicameral enacted a parity law which requires private payers to cover telemedicine services to the same extent that services are covered via in-person care. But, there is no requirement for payment parity. Although most insurers pay the identical rate for e-visits as they do for in-person visits, they are free to reimburse telemedicine consultations at a lower rate. In Iowa a bill approved by the Iowa Senate mandates that health insurers cover both telemedicine and in-person services equally. The Iowa legislature is also examining ways to expand rural access to telemedicine, particularly in specialty areas such as psychiatry. Representative Peter Cownie, (R-Des Moines), points out that “there are a lot of small towns and rural areas where not every hospital has every doctor you might need.”

(Continued on page 2)

IN THIS *Issue*

- 1 **Doctors on Demand: Telemedicine Is Changing Healthcare**
- 2 **Question of the Month: Should I Drop My Health Insurance?**
- 2 **Comfort Food: Yogurt Bark**
- 3 **Farewell and Best Wishes, Melissa**
- 3 **Game Zone: Sudoku**

Cuddigan Law
10855 West Dodge Road, Suite #101
Omaha, NE 68154
cuddiganlaw.com
402.933.5318



Doctors on Demand: Telemedicine is Changing Healthcare

(Telemedicine..continued from page 1.)

Kaiser Health News answered three of the most frequently asked questions about telemedicine:

“Q: Do I need special computer equipment?”

No. E-visits and other forms of telemedicine are done over commonly available computers, laptops, tablets and smartphones — and are typically encrypted to protect privacy. Specialized equipment is usually needed for remote monitoring, such as blood pressure or heart rate. One vexing barrier: broadband availability in rural areas. Also, millions of low-income and older Americans still lack Wi-Fi in their homes.

Q: What services can I get through telemedicine?

Most e-visits are for primary care or follow-up services, such as assessing symptoms or checking on people who have had a medical procedure. But a growing number — no one keeps national statistics — cater to people with chronic conditions who are being monitored at home. Dermatology e-visits are becoming especially common. You can send a close-up photo of a skin rash, mole or other problem for an immediate assessment. Psychotherapy by e-visit is also expanding.

Q: Are there downsides or risks with telemedicine and e-visits?

There’s no evidence so far that your risk of being diagnosed wrongly or treated inappropriately is any greater with an e-visit compared to an in-person visit.”



Question of the Month:

I am applying for Social Security disability and money is tight. Should I drop my health insurance?



The very short answer is no, don’t drop your health insurance.

Detailed and up-to-date medical records are critical to winning your case for Social Security disability benefits. After slogging through the complex and frustrating disability process, the last thing you want is a lack of records torpedoing your case.

You need your medical records and that means you will need health insurance so you can continue to see your healthcare providers.

To lower your medical insurance costs check out options like Medicaid or plans through your employer (such as COBRA). If you absolutely must stop paying your health insurance premiums, look for local low-cost or free healthcare clinics.



Comfort Food

From the kitchen of Janet Cuddigan

Here’s a cool sweet treat your kids will love in this summer heat. (But don’t tell them it is healthy, too.)

Yogurt Bark

- 1 (17.6 ounce) container full-fat Greek yogurt
- 2 tablespoons maple syrup, or to taste
- 1/4 teaspoon vanilla extract (optional)
- 1/4 cup sliced almonds
- 1/4 cup freeze-dried blueberries
- 2 tablespoons cacao nibs

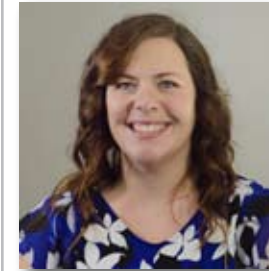
Line two 9-inch rimmed baking sheets with parchment paper. Whisk together yogurt, maple syrup, and vanilla extract. Divide mixture between the 2 baking sheets and spread out using a spatula until about 1/4-inch thick.

Scatter sliced almonds, dried blueberries, and cacao nibs evenly over each baking sheet.

Place baking sheets in the freezer for at least 3 hours, or overnight. Remove from freezer and roughly break or slice into about 2 dozen pieces.

Adapted from allrecipes.com

Farewell and Best Wishes, Melissa



In August, we will be saying goodbye to a valued employee. Case Manager Melissa Araiza is embarking on a new adventure—law school. Melissa has been a steadfast advocate for Cuddigan Law Social Security and VA clients. “The thing I like best about helping clients is when I can talk to someone who is unsure of what they want to do and reassure them that this is the path they need to take,” she says. “Many people don’t want to apply for Social Security disability because they feel as though it’s a ‘hand out,’ or that applying is somehow admitting defeat to their condition. I like being a sounding board for my clients; being able to reassure them that they have earned the right to these benefits by the hard work they have done in the past, and that asking for help is not the same as giving up.”

Given her outlook it will come as no surprise why Melissa wants to be a lawyer. “I decided to go to law school because I want to be able to change the system. Right now I feel like the system is rigged against the average person, and I want to work to change policies to better benefit the American people.” Among her free time activities, she actively supports Represent Us a non-partisan organization that aims to get big money out of politics and is working to pass the American Anti-Corruption Act in cities and states across America.

Sean Cuddigan has this to say about her: “I know Melissa will make a great lawyer. Anyone who has met her knows almost immediately that she has a positive, can-do attitude and she is not afraid to tackle anything.” It is fitting then that her favorite quote (which comes from author Robert Louis Stevenson) says “Life is not a matter of holding good cards, but of playing a poor hand well.”

We’re in your corner.

We value the confidence and trust you have placed with us in the past.

If you or a family member or a friend could use our help now or in the future, please pass along our name.

Cuddigan Law.

Disability law is all we do.



Tim & Sean Cuddigan

Cuddigan Law
10855 West Dodge Road,
Suite #101
Omaha, NE 68154
cuddiganlaw.com
402.933.5318

Sudoku Puzzle

Rated: Medium



For the puzzle solution go to cuddiganlaw.com/library/newsletter

Courtesy of printable-puzzles.com © 2018.

			5			4	
	8			2	7		5
		5			1	8	
8	1			6			
7	4			1	6	9	3
9		6	2				
3							6
5		9	8				2
					4		

Are you a disabled veteran?

Before you apply for VA disability benefits call Cuddigan Law at 402.933.5318 or email us at lawteam@cuddiganlaw.com for your FREE copy of our book *The Essential Guide to VA Disability Claims*.



“5 Deadly Mistakes That Can Destroy Your Social Security Disability Case” is the #1 guide to improving the odds of winning a disability case.

For a FREE copy for you or someone you care about call Cuddigan Law at 402.933.5318 or email us at lawteam@cuddiganlaw.com