

TALKING TREND

Telehealth vs In-Person Visits



During the early days of the COVID-19 pandemic, there was a shift towards telehealth, with many companies offering new online services. According to a February 2024 [Forbes article](#), while patients appreciate the option of telehealth, as risks from gathering decrease, most prefer in-person appointments for healthcare needs - except for mental health, where 86% prefer virtual visits!

Another factor in this trend is that physicians worry about [earning less from telehealth visits](#) than they do for in-person, and [some payers have ceased coverage of telehealth visits](#).

However, lawmakers [are working toward payment parity](#) with several bills aimed at extending telehealth coverage, payment parity, access, and provider scope of practice. Examples of bills in Congress include² :

- The [Telehealth Expansion Act](#) would permanently extend pre-deductible coverage of telehealth services for high-deductible health plans with a savings account. Congress established this exception in 2020 temporarily for 2 years and extended it for another 2 years through 2024.
- The [Telehealth Benefit Expansion for Workers Act](#) would allow employers to offer stand-alone excepted benefit telehealth plans to all employees. Currently, employers may offer stand-alone telehealth benefits to employees who are not eligible for the employer’s health coverage. This bill would require standalone telehealth plans to be subject to some Affordable Care Act (ACA) regulations like lifetime or annual cost-sharing limits, prohibition of exclusion based on pre-existing conditions, and no cost-sharing coverage of preventive services. Large employers would still be required to provide ACA-regulated comprehensive employer-sponsored health coverage for full-time employees.
- The [Protecting Rural Telehealth Access Act](#) would extend [Medicare](#) coverage and payment flexibility for certain telehealth or audio-only services.
- The [Telemental Health Care Access Act](#) would eliminate Medicare requirement that mental and behavioral health providers see patients in-person in 6-months prior to a first virtual visit and at regular intervals thereafter—this requirement is set to go into effect starting on January 1, 2025.

All of this means that we’re likely to see telehealth remain an option for most individuals.

Health Net provides members access to Teladoc Health (Teladoc) which offers virtual health care that’s convenient, with confidential access to quality U.S. board-certified doctors. Members can book appointments through the Teladoc app, website or call 1-800-TELADOC (835-2362).

- Medical appointments are available 24 hours a day, 7 days a week from wherever you are.
- Behavioral health professionals can be booked 7 days a week 7:00 a.m. to 9:00 p.m. (Pacific time).

¹ [MMM Online](#)

² [Private insurer payments for telehealth and in-person claims during the pandemic - Peterson-KFF Health System Tracker](#)

INDUSTRY NEWS



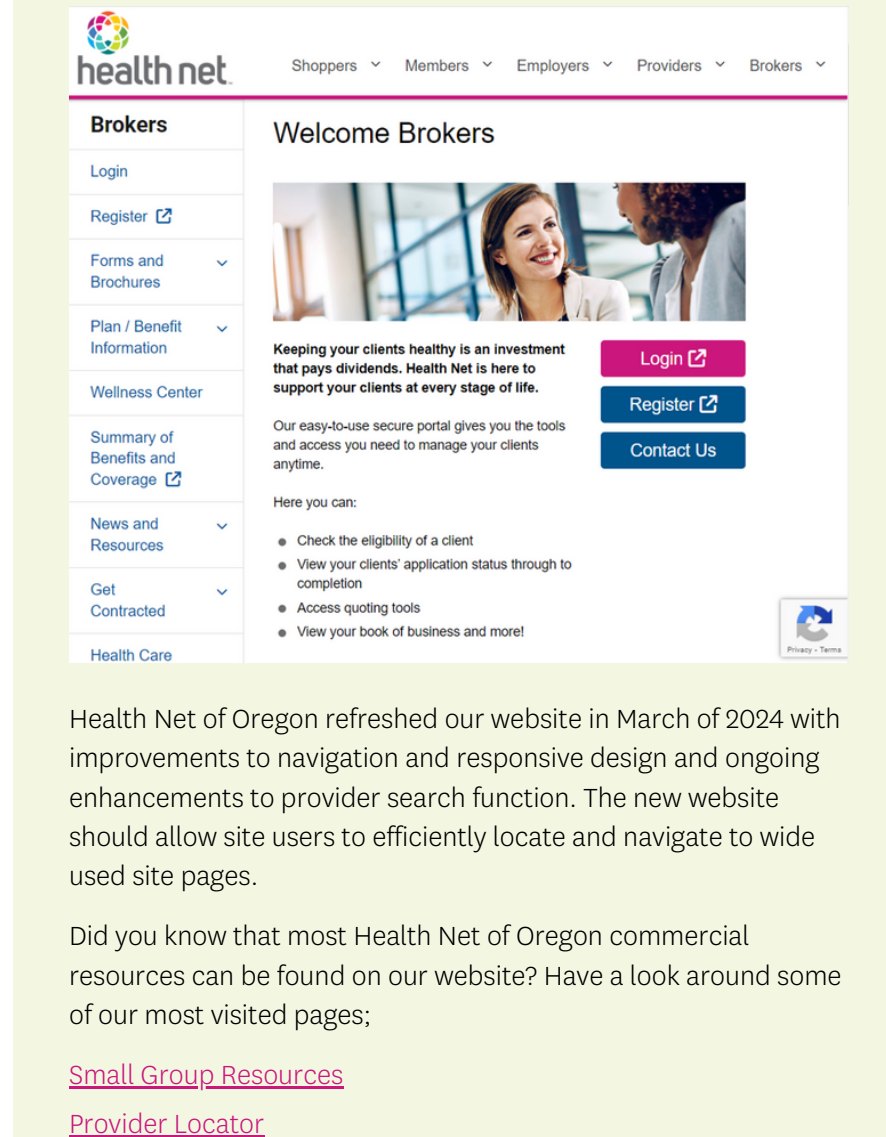
The 2024 Oregon Health Authority Legislative End of Session Report is Now Available

The 2024 Oregon Legislative Session lasted only 33 days, concluding on March 7th, 2024. The decisions state lawmakers made during the 2024 legislative session will profoundly impact the health of people in every part of Oregon. These include the decision to make major new investments in two of Governor Kotek’s key priorities: behavioral health and housing.

Several new key pharmacy initiatives were spearheaded in this session, read the report here to learn more: [2024 Legislative Session Highlights](#)

HEALTH NET NEWS

Health Net Oregon Website Refresh



Health Net of Oregon refreshed our website in March of 2024 with improvements to navigation and responsive design and ongoing enhancements to provider search function. The new website should allow site users to efficiently locate and navigate to wide used site pages.

Did you know that most Health Net of Oregon commercial resources can be found on our website? Have a look around some of our most visited pages;

- [Small Group Resources](#)
- [Provider Locator](#)

Binder EFT Form Revision

The Health Net Commercial Group team is happy to announce that we no longer require a Voided copy of the first month’s premium binder check for new groups.

The EFT form process has been simplified to request only the relevant bank routing info which should help to streamline our enrollment process for you and your team.

LEGISLATIVE NEWS

HB2994 Hearing Aid and Implant Benefits



QUESTION:

Are 2024 HB2994 Hearing Aid and implant benefits subject to deductible?

ANSWER:

Benefits under this bill are not subject to deductible.

HB 2994 expands the coverage of bilateral cochlear implants, hearing aids, and other hearing assistive technology. Also, the bill requires health benefit plans to reimburse the costs associated with these services if they are prescribed by a licensed health care professional, requires reimbursement even if over-the-counter products are available, and requires specific information in adverse benefit determination notices related to claims for hearing-related items and services.

WELLNESS

Valued Services Available to HN Members



Healthy Coaching Program

Health Coaching Program (telephonic): With one-on-one support, members and a Health Coach find what motivates the member and address the specific health behaviors that affect short-term health risks and long-term goals.

Members can call [855-430-5977](tel:855-430-5977) to schedule a Health Coaching call.

Health Coaching Program (digital): Consists of multiple lessons related to stress, smoking cessation, exercise, weight, gaps in care and more!

Nurse Advice Line

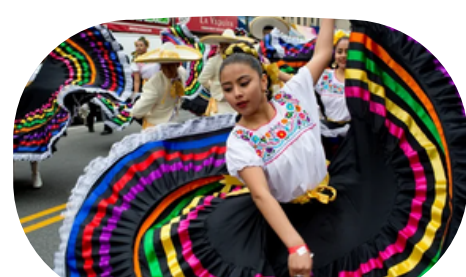
Receive timely access to registered nurses for help with everyday health questions – 24/7.

Members can get help with a number of health issues. These include how to care for minor injuries and illnesses, helping to spot health emergencies and help answering questions about medications.

Members can call the Nurse Advice Line at [800-893-5597](tel:800-893-5597).

JUST FOR FUN

5 Things You May Not Know About Cinco de Mayo



Who wouldn’t love any day dedicated to tacos, burritos, guac and Margaritas? But there’s so much more to Cinco de Mayo than food—and it’s important to know why it’s celebrated.

These and more facts about the history of the holiday can be found at: [History of Cinco de Mayo](#) - Mid-Continent Public Library.

1. Cinco de Mayo Isn’t Mexico’s Independence Day

Cinco de Mayo is often confused with Mexican Independence Day. But it actually commemorates a significant battle during the Franco-Mexican War that took place in Puebla, Mexico on May 5, 1862. Cinco de Mayo translates to the Fifth of May, which is when the holiday is celebrated, however, the holiday’s official name is El Día de la Batalla de Puebla, which translates to "The Day of the Battle of Puebla".

2. The Mexican Army Beat Unbelievable Odds

In the Battle of Puebla, the Mexican army was largely outnumbered and poorly supplied, with only outdated guns. Yet, as few as 2,000 Mexican soldiers—some of whom hid behind tall cactus plants—defeated 6,000 French soldiers during the battle, which lasted from daybreak to early evening.

3. Families in California Partied First

A few weeks after the Battle of Puebla, Americans and Latinos in California heard about the valiant efforts of Mexican soldiers through newspaper reports. The states were so excited that they celebrated with parades of people dressed in Union Civil War uniforms. In Northern California, one town partied with drinks, food, and banquets—it was most likely the first Cinco de Mayo fiesta in the United States!

4. FDR Helped Commercialize Cinco de Mayo

Although it was celebrated in the United States just weeks after the Battle of Puebla, Cinco de Mayo didn’t gain traction in the US until 1933. That’s when President Franklin D. Roosevelt helped create the "Good Neighbor Policy," which aimed to establish positive exchanges and relationships with our Latin American neighbors.

5. The U.S and Mexico Celebrate the Holiday Differently

While Cinco de Mayo is largely a regional holiday in Mexico—mostly celebrated in Puebla with parades, speeches, and reenactments of the [1862 battle](#), it is not much noticed in most of the rest of the country. The United States holds coast-to-coast celebrations. This is especially true in cities with a large Mexican American population, like Chicago, Los Angeles, and San Antonio.