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## TELEHEALTH – THE BENEFITS & RISKS

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Telehealth is the distribution of health-related services and information via electronic information and telecommunication technologies. It allows for long-distance patient and medical practitioner contact, care, advice, education, intervention, monitoring, and remote admissions. Telemedicine is sometimes used as a synonym or in a more limited sense to describe remote clinical services, such as diagnosis and monitoring. When rural settings, lack of transport and mobility, a lack of (professional) staff or stay-at-home directives to

contain the spread of a pandemic restrict access to care, telehealth may bridge the gap.

The ongoing COVID-19 pandemic has vastly expanded the use of telehealth: with much of the world shutting down to contain the virus, many (non-acute) care patients have shifted to virtual visits. While this shift offers some significant benefits, it also carries significant risks with it, not just for healthcare providers but also for their patients:

**PHYSICAL EXAMINATION.** Physical examinations, such as checking vital signs and listening to a patient's lungs, remain a key element for most healthcare specialties. With virtual office visits, online encounters skip such physical exams and misleadingly rely on patients to self-report their symptoms. Although we foresee telehealth to replace many physical consultations in the future, it cannot yet fully replace a physical examination, especially for diagnostics, rehabilitation or mental health related consultations.

**LACK OF GUIDELINES.** For some period, the pandemic essentially halted all routine and non-COVID-19 related care in several healthcare specialties. A sudden shift to virtual visits occurred and gave medical practices and hospitals only limited time to create guidelines and establish thresholds for in-person visits or admission to an emergency room.

**DOCUMENTATION.** Effective documentation is crucial for quality and continuity in healthcare. With virtual visits, such documentation becomes even more essential, though it often receives far less attention. Virtual visits can take less time, allowing for more consultations per day and increasing the happening of oversight: follow-up visits thus become less efficient with the initial course of treatment relying on sometimes ill-defined, patient-reported symptoms.

**PRIVACY AND SECURITY.** The pandemic forced many medical practices and hospitals to rapidly develop portals for interacting virtually with patients. As a result, such practices and hospitals often



defaulted to allowing patients to use any device available for virtual visits, entailing high risks of compromised privacy and information security. Medical and other devices typically used by patients for telehealth can themselves pose serious risks as the devices contain numerous security flaws and are constantly under attack from threats such as malware. If personal health information is exposed or stolen, providers can face steep regulatory fines and liability lawsuits.

**DELAYED OR AVOIDED MEDICAL CARE.** The ongoing pandemic has resulted in people delaying and sometimes avoiding routine medical care, due to their adherence to stay-at-home directives, temporary closures of health facilities, or purely out of fear to contract the virus when visiting a medical practice or hospital. For telehealth, the fear of technology (technophobia), especially among the older adults, may further result in the delay and/or avoidance of medical care provided online. By continuously delaying and/or avoiding (routine) care, opportunities for management of chronic conditions, receipt of routine vaccinations, or early detection of new conditions could be missed, resulting in an increased risk of morbidity and mortality.

**CROSSING PROVINCES AND BORDERS.** Telehealth enables timely and flexible care to patients, wherever they may be located. Although this is a benefit, it also poses threats to privacy, safety, medical licensing and reimbursement. Telehealth is complex with many prevailing grey areas when put into practice, especially as it crosses borders, essentially limiting the potential benefits of telehealth.

**COMMUNICATIONS INFRASTRUCTURE.** For developing countries, telehealth is often the only means of healthcare provision in remote areas. The difficult financial situation and lack of trained health professionals has meant that many people in sub-Saharan Africa are badly disadvantaged in medical care. Providing such care by urban centers would sound like the right solution. However, the lack of a properly functioning communications infrastructure, with no landline phone or broadband internet connection, little or no mobile connectivity and electricity supply all inhibit the correct delivery of such services.

The emergence of telehealth as the new frontier of medical practice has ignited calls for a pragmatic and holistic review of existing insurance laws, practices and guidelines. New health insurance products and policies must drive this new game changer. Minet is a critical stakeholder in all insurance matters and will continue to collaborate with its stakeholders to further synergize its competences to birth a health insurance framework for the successful implementation of telehealth.

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