Technologies That Help You Get the Most out of Your Health Plan

By now you have probably had at least one online or virtual visit with your doctor or other provider as the technology became the norm during the pandemic.

While this form of medicine seems like it's here to stay, there are other technologies that you can use to get the most out of you benefits, better manage your health and make more informed decisions about care. Here are three technologies that can boost your current health benefits.

Apps and patient portals

More health plans are starting to offer user-friendly apps and online patient portals to allow their enrollees to manage their health care.

They are essentially convenient one-stop shops where they can, among other things:

- Find a doctor.
- Schedule appointments or doctor's visits, annual exams and other procedures.
- Receive reminders about important preventative care services, such as regular colonoscopies, blood work and vaccinations.
- Renew prescriptions.
- Check test results.
- Get advice on managing chronic conditions.

The best apps and portals will allow you to access their medical records, and to share them with your doctors or specialists even if they are not in the same health system that stores the health records.

By being able to share records with specialists in this manner, you and your providers can streamline and better co-manage your care.

This can be crucial if you have one or more chronic conditions.

Some health plan portals and apps will also serve as the platform for virtual care visits with your doctors.

Real-time health tracking

One of the new frontiers in health care is remote patient monitoring, thanks to an explosion in new smartphone and tablet apps as well as wearable technology.

A 2021 survey by the Healthcare Information and Management Systems Society found that 52% of providers had recommended that patients use a smartphone or tablet app to monitor and track their care and health.

Additionally, 36% said they had recommended that patients wear a smartwatch or other wearable technology to monitor vitals like:

- Heart rhythm and rate
- Blood pressure
- Temperature
- Glucose levels.

In fact, a number of tech companies, including Apple Inc., have made health maintenance a major part of their platform by allowing them to user their iPhone connected to an Apple Watch to help them better manage their health by monitoring items such as the above.

There is even a function that will check to see if you are alright after falling down. And if you do not respond and are immobile for more than one minute, the watch will automatically call emergency services.

Benefits experts expect wearable technology to play an increasingly large role in helping people maintain their health and get help when they need it. In fact, a survey by Employer Health Innovation Roundtable and Hello Heart found that 65% of benefits executives expect use of remote patient monitoring to increase.

Virtual second opinions

Studies have found that 10% of patients are misdiagnosed for cancer, infections, heart attack or stroke.

Those mistakes are costly and can cost someone their life. In fact, the cost of false-positive mammograms and overdiagnosis among women accounted for \$4 billion a year in health care spending, according to a study published in the journal *Health Affairs*.

Some insurers are offering virtual second-opinion services, which allow their employees to have their case reviewed by another doctor no matter where that specialist is in the country. This service can save the patient on travel costs and time to visit the specialist.

The patients will often deal with a nurse liaison, who can:

- Gather all of the patient's records and send them to a specialist to review.
- Schedule video consultations with a specialist.

• Arrange for reports to be sent to the patient and current provider after the specialist has reviewed their case and written a report.

Having access to a second opinion after receiving some bad medical news can help give a patient peace of mind, even if the original diagnosis is correct. In cases where mistakes were made, it could be life-altering or life-saving.

The takeaway

Technology will continue playing a greater role in people's health. Some of these technologies can improve your health care experience and help you better manager your health care needs.

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