Virtual Healthcare Adoption Survey

Insights into virtual care from fully insured members

Introduction

Healthcare has experienced rapid and extreme change over the past two years, with the rise of telehealth making up a significant part of the picture. Across the United States, there was a 63-fold increase in the use of telemedicine between 2019 and 2020. While this peak could be attributed to COVID-19, McKinsey Research has found that telehealth has now stabilized at 38x the usage of pre-pandemic norms.

As part of our work with more than 170 payers and providers globally in the telehealth and virtual healthcare industry, we are always looking to gain insight into the state of the market, and to understand how individuals in the US and around the world feel about their access to healthcare, the emergence of digital care options, and their overall ability to connect with healthcare professionals in their time of need.

To get greater insight into these essential questions, we worked with one of the top 5 US health insurers to commission a survey of 307 individuals of varying ages who have access to remote physical examinations (see sidebar for more details). More than half of respondents have children at home.

The results shine a light on the changing face of virtual healthcare for today's members and insurers alike. The majority of members are happy to consider a digital-first plan for their healthcare, as they see immediate and indisputable benefits in moving from time-consuming and difficult to book in-person appointments to remote physical examinations. As a result, today's insurers and payers have an opportunity on the table to reduce costs, improve services, and encourage deep and long-lasting member loyalties.
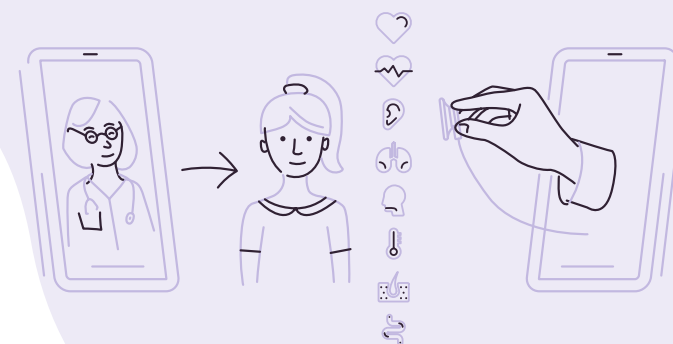
Exploring virtual care adoption with two forms of telehealth

As part of the survey, we wanted to explore how fully insured members feel about primary care, and how both traditional and remote physical exam enabled telehealth can impact members attitudes.

Compared to traditional telehealth, which utilizes basic video or voice calls to connect clinicians with patients, telehealth with **remote physical exams** leverages technology to allow clinicians to carry out virtual exams. These remote exams include heart and lung sounds, ear and throat exams, and skin exams. With both synchronous and asynchronous modes, clinicians are able to connect live with patients or review exam results at a later date, for data-driven diagnoses.
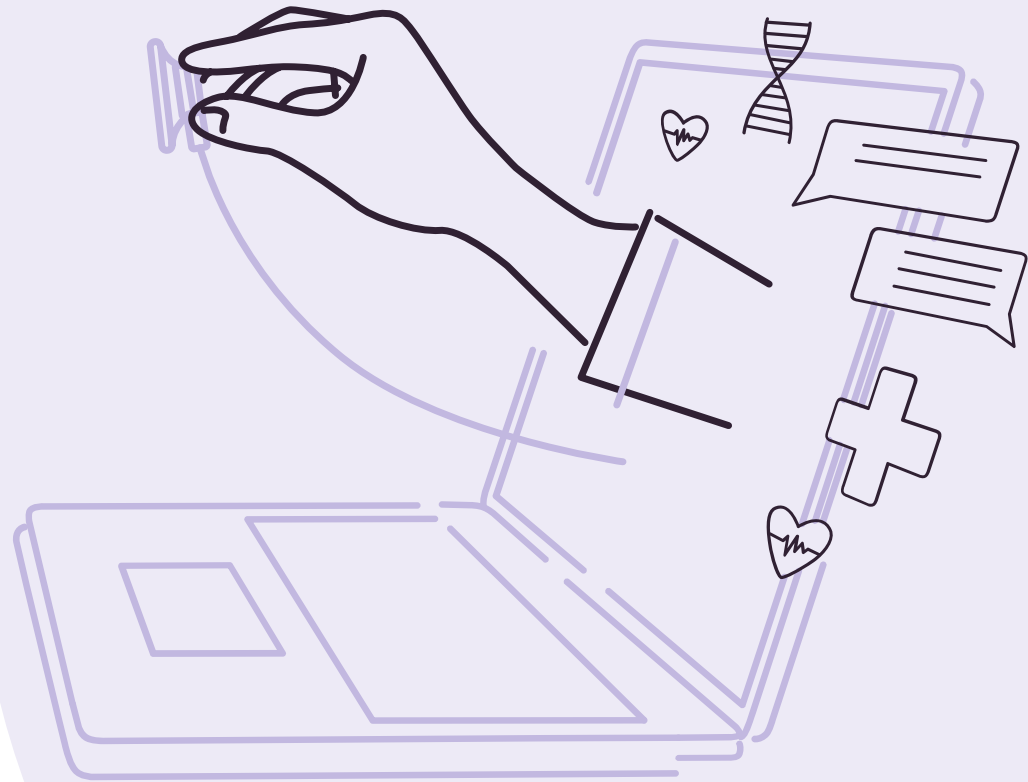
Methodology

The report was completed by independent survey company, Global Surveyz, and the collection of responses took place during January 2022. The average time respondents spent answering the survey was 7 minutes and 10 seconds. The answers to the majority of the non-numerical questions were randomized, in order to prevent order bias in the answers.

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Key findings

Key findings

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The status quo for in–clinic primary care is causing respondents to head to the ED or self–medicate at home

90% of respondents have to wait to see a primary care physician, and on average that wait time is six days. Once they get an appointment, **80%** of respondents experience more than 30 minutes of wasted time before they are seen. Over **45% wait between 1–2 hours** or more. After office hours? **60%** will take a sick family member to Urgent Care or ED facilities during the nights or at weekends, while **27% will self–medicate** at home. These facts are causing member frustration and high insurance costs. Something has to change.
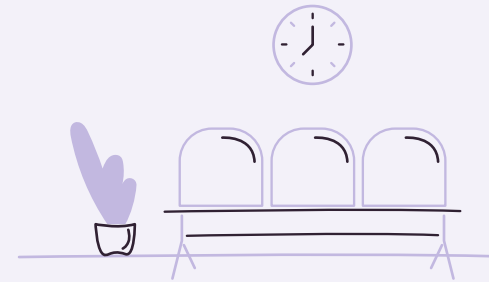
2

80% of members consider virtual care with remote physical exams a comfortable alternative to going to the ED

As **ED visits cost 15 times as much as an appointment with a primary care provider**, healthcare insurers need to find a way to move the needle on these challenges. We found that **80%** of respondents are comfortable choosing remote physical examinations over visiting the ED, and see benefits such as reduced wait time, immediate responses to queries, and added safety as key advantages of this approach.
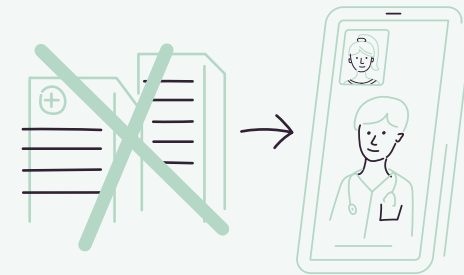
3

92% agree that virtual care with remote physical exams makes primary care more accessible

The public are already on board with virtual medical care, with **92%** of respondents agreeing that remote examination solutions, that include the ability to carry out medical exams like lung sounds, heart sounds, ear exams, and throat exams remotely, make primary and urgent care more accessible. **47%** say it provides a **significant improvement** to their ability to access this essential type of healthcare.
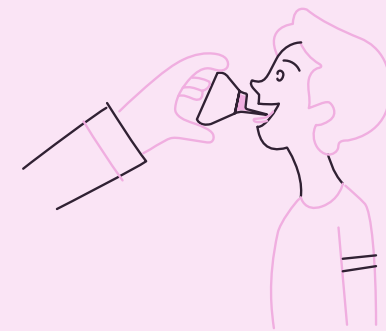
Key findings continued...

4

### Virtual care with remote physical exams increases member loyalty

67% of members commented that they would be more likely to stay with their healthcare insurer long-term as a result of the virtual care that came with remote physical examinations, showing a link between remote physical exams with better access to primary care, and long-term loyalty and retention. **61%** also said they were very satisfied with these plans.

5

Virtual care with remote physical exams make members more open to digital-first healthcare

Once members have experienced remote physical examinations, **66%** of them will consider a digital-first plan. This a great win for insurers, who can reduce costs and minimize over-subscription challenges that come with physical appointments by driving up the use of digital-first solutions. Members don't only see the value of remote physical exams in and of themselves, but are even encouraged to try broader digital healthcare services as a result.
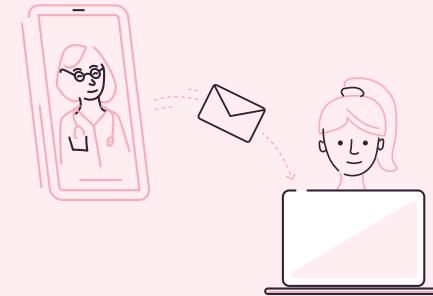
The struggle is real:
Accessing primary care is hard work

Declining numbers of Americans have a primary care physician, and the younger they are, the less likely they are to have one. Even people who are registered at a primary care practice may not attend or may be put off attending, due to difficulties in accessing the service or simply finding the time in busy work and home-life schedules to go.

In this section we investigate how members feel about their access to physical primary care. By surveying how long members wait for appointments for their primary care physician, we can understand where potential frustrations lie and how healthcare insurers can work to resolve them.

On average, respondents wait **6 days** to see a doctor

Only 10% of respondents do not have to wait to obtain an appointment with their primary care provider.

Of the 90% who do wait, respondents are waiting an average of 6 days for an appointment. In 14% of cases, respondents are waiting more than 2 weeks. There is no doubt that this wait time has a massive impact on the quality of care that patients are receiving, and will especially impact patients who are high-risk, such as the elderly or those with young children. As patients wait to see a doctor, issues become more acute and more costly. This will cost healthcare insurers more money in the long run, and result in worse healthcare services for their members.

More timely access to healthcare is an imperative for today's insurers and a key route to successful differentiation.

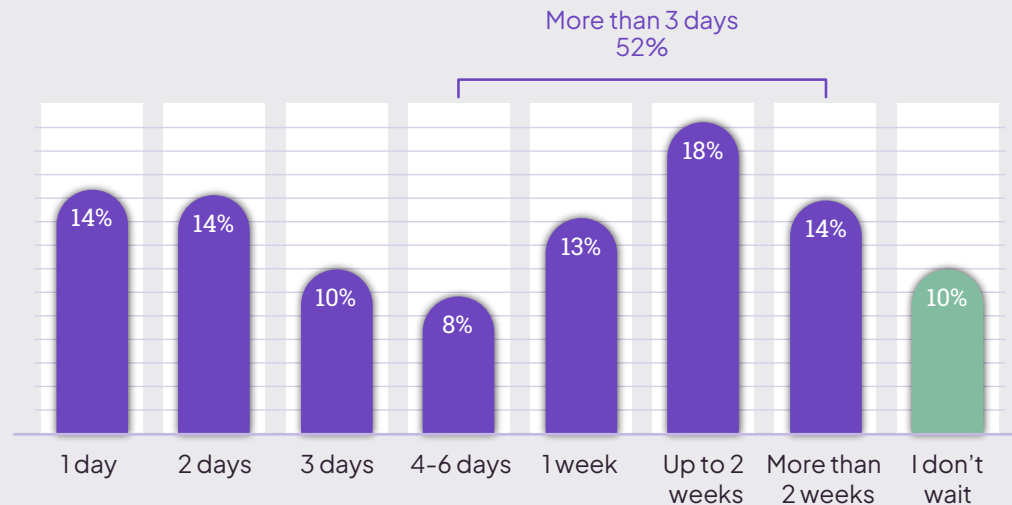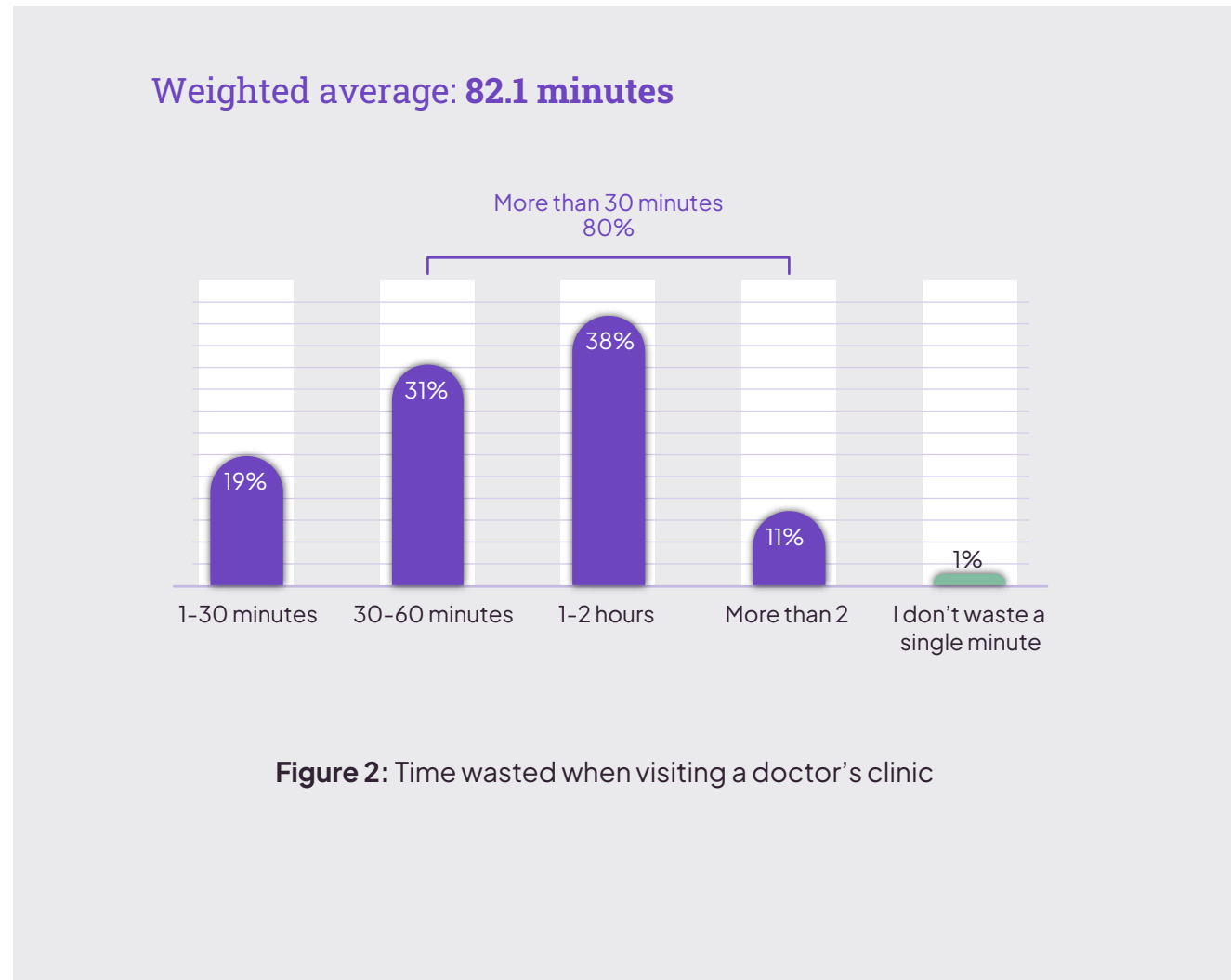**Weighted average: 5.7 days**

More than 3 days
52%

14% — 1 day
14% — 2 days
10% — 3 days
8% — 4-6 days
13% — 1 week
18% — Up to 2 weeks
14% — More than 2 weeks
10% — I don't wait

Figure 1: Waiting time for an appointment with primary care provider

Your members could watch a whole movie
in the time they waste in the waiting room

99% of survey respondents indicated they are wasting on average 82 minutes at the doctor's clinic. 80% of them waste more than 30 minutes, and almost 50% wait 1–2 hours or more.

This wait time creates high levels of absenteeism - requiring parents to take children out of school for longer than necessary, and requiring individuals to take additional time off work, all for what should be a ten-minute appointment.

Communities in rural areas, and those with less access to primary health providers are impacted to an even greater extent by these wait times, as they need to factor in the additional time-cost of travel as well.

Weighted average: 82.1 minutes

More than 30 minutes
80%

19% — 1-30 minutes
31% — 30-60 minutes
38% — 1-2 hours
11% — More than 2
1% — I don't waste a single minute

Figure 2: Time wasted when visiting a doctor's clinic

Bad access to primary care with poor telehealth options drives **over 60%** of families to ED or urgent care clinics

With no access to virtual care with remote physical exams, more than 60% of respondents will go to the Emergency Room or to Urgent Care to take care of a sick family member during weekends or at night. This is an expensive solution for healthcare insurers, as ED or Urgent Care costs 15× as much as the cost of a primary care provider appointment. This also drives up ED usage, so that the care itself is worse overall, and the wait times become even longer.

About a quarter of respondents (27%) resort to self-medication while waiting for their clinic's opening hours. This is dangerous for individuals and bad business for insurers, too.
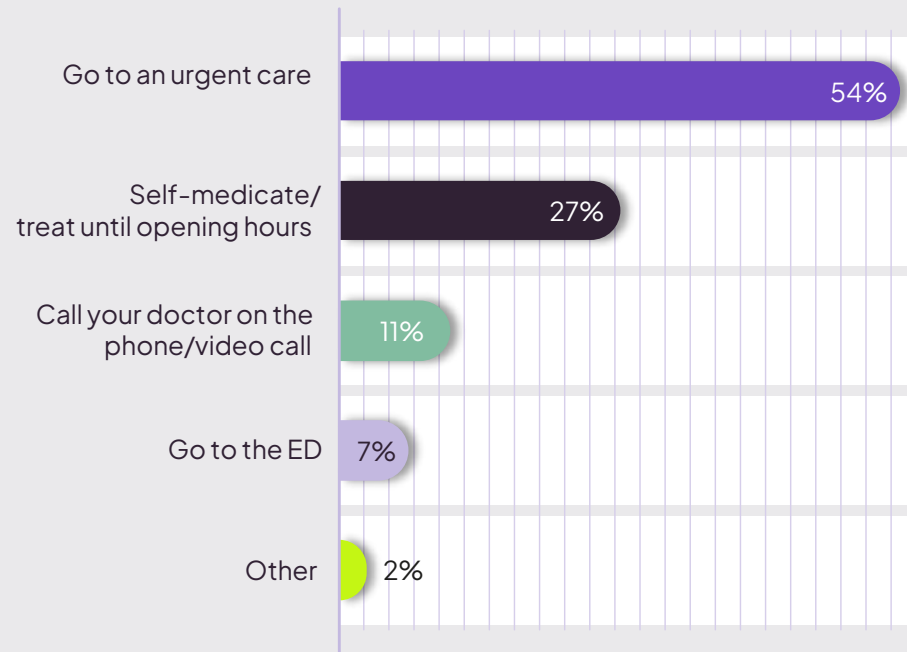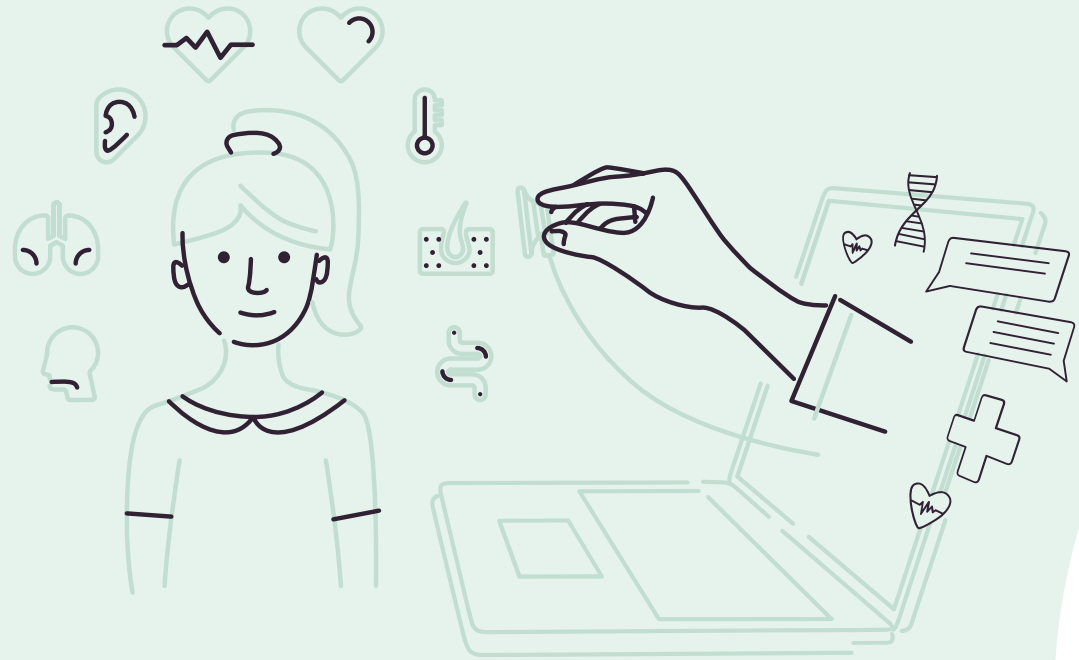
Go to an urgent care — 54%
Self-medicate/ treat until opening hours — 27%
Call your doctor on the phone/video call — 11%
Go to the ED — 7%
Other — 2%

Figure 3: Handling sick family members at weekend or at night

A new form of telehealth:
Virtual healthcare that actually provides value

In this section of the survey, we look at how members are interacting with different forms of telehealth. We compare traditional telehealth, which leverages voice or video calls, with virtual healthcare with remote physical exams which enable clinicians to virtually listen to heart and lung sounds, examine the ears and throat, and check skin and temperature.

The more data that clinicians have access to, the more likely they are to successfully diagnose members and remove the need for a follow up ED visit. This will, in turn, increase members satisfaction with their medical care and lead to higher levels of trust. By improving access to better virtual healthcare, we see the opportunity to reduce ED visits, reduce costs, and increase member satisfaction and loyalty.

Members value remote physical exams
as the next stage of primary care

There are many ways in which virtual healthcare with remote physical exams improves people's access to care and medical assistance.

We asked respondents what they think the key benefits are. They highlighted saving waiting time in the clinic (48%) and getting an immediate answer to questions (37%).

Interestingly, cost isn't a big factor here, with only 4% saying they experience cost savings from using remote physical exams. As cost savings aren't of key importance here, it's possible that individuals may potentially pay more for better access to timely and accessible medical support.
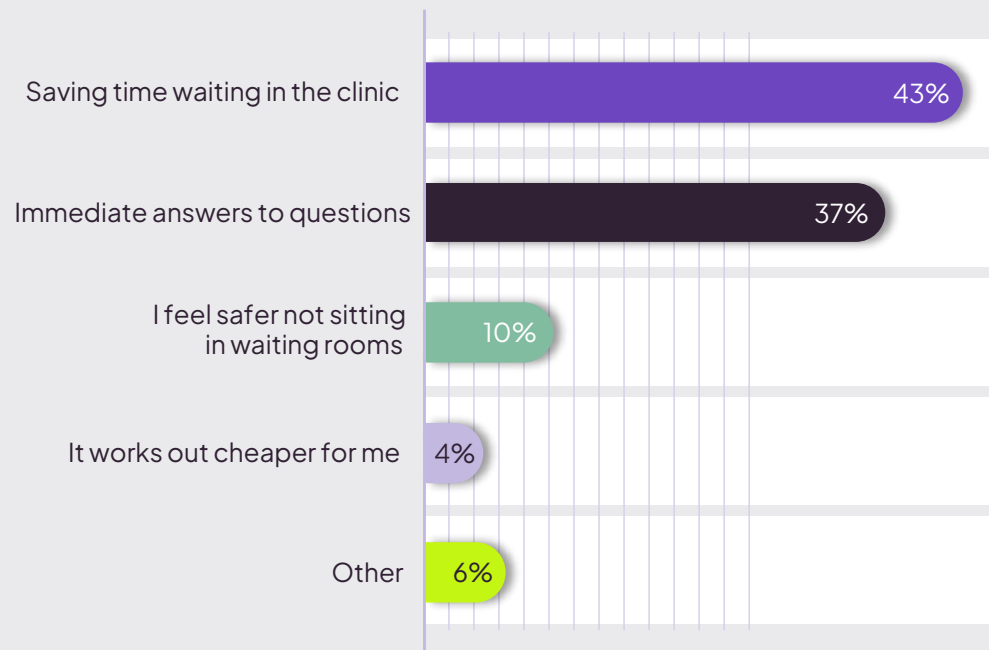

Figure 4: Top benefits of remote physical examinations

Why go to the ED when a **doctor can listen to your lungs and heart** from your home?

80% of respondents feel comfortable with using remote physical examinations, such as listening to lungs and heart, or examining ears and throat, instead of going to the ED. This would save all of the wasted time we noted above for patients who are visiting doctor's clinics (and even more time when considering visits to the ED or Urgent Care facilities).

In addition to saving millions of dollars for healthcare insurers who could divert the money spent on handling these cases in-person, it increases customer satisfaction, encouraging users to stay loyal to their services year-on-year through better, more timely access to the medical support they need.
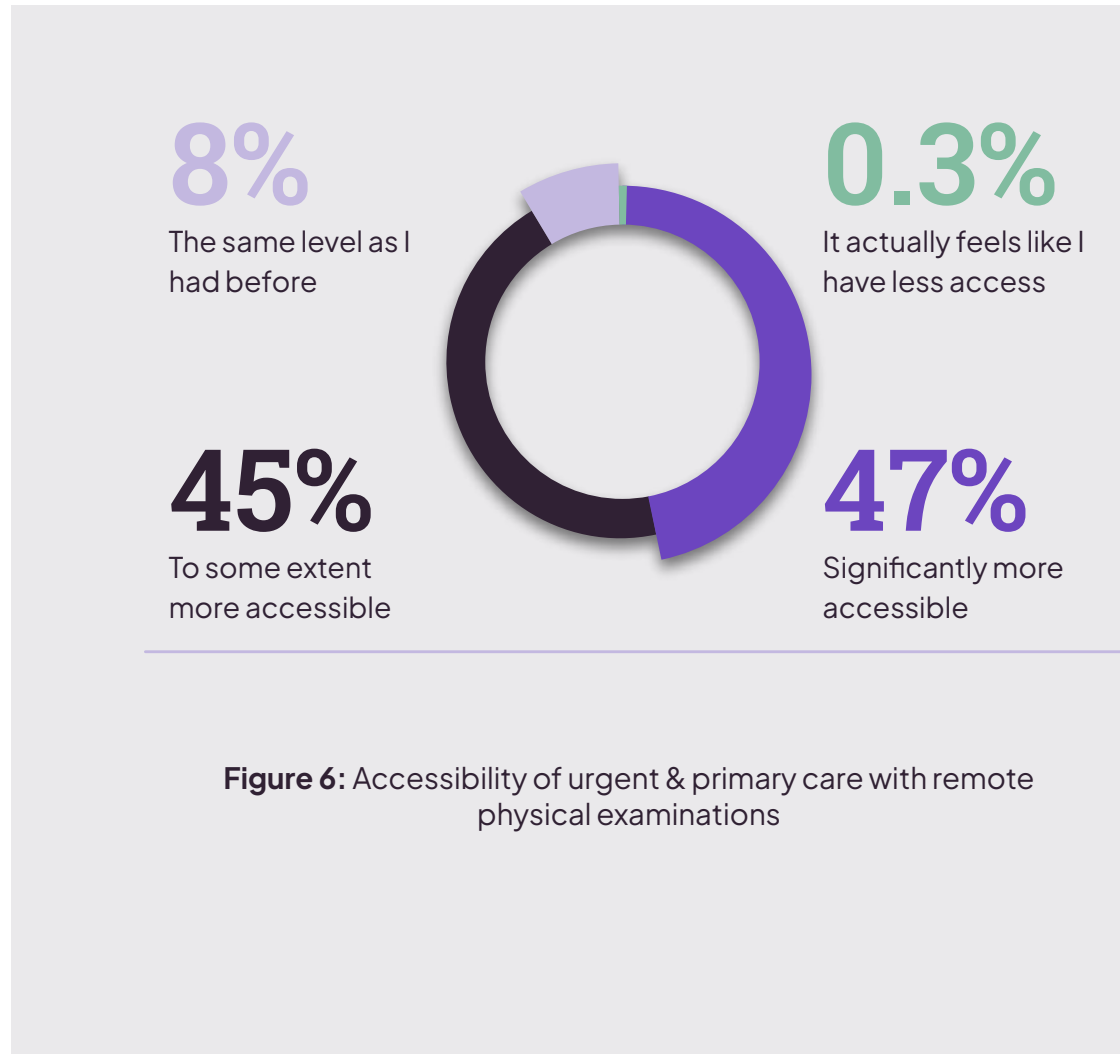
20%
No

80%
Yes, it's an alternative to going to an ED

Figure 5: Remote physical examinations as an alternative to the ED

92% felt that urgent and primary care are more accessible with remote physical examinations from home

When provided with a remote examination platform, 92% of respondents felt this increased their access to primary care, with almost half of respondents (47%) calling this out as a tool that helped them to see significant improvement in accessibility.

24/7 access to healthcare is a huge win for members, and also offers a competitive edge for plans and insurers who can differentiate at the same time as saving money on ED visits.

8%
The same level as I had before

0.3%
It actually feels like I have less access

45%
To some extent more accessible

47%
Significantly more accessible

Figure 6: Accessibility of urgent & primary care with remote physical examinations

Once you have access to remote physical exams...
you'll never go back!

Members are overwhelmingly happy with remote physical exams as a replacement for doctor's exams. 79% of those who use remote physical exams will choose them again the next time they need a doctor's visit. This number jumps to 90% for those who have already performed two or more visits with remote physical examinations, which shows that the more people use remote physical exams, the more comfortable they feel with this technology.
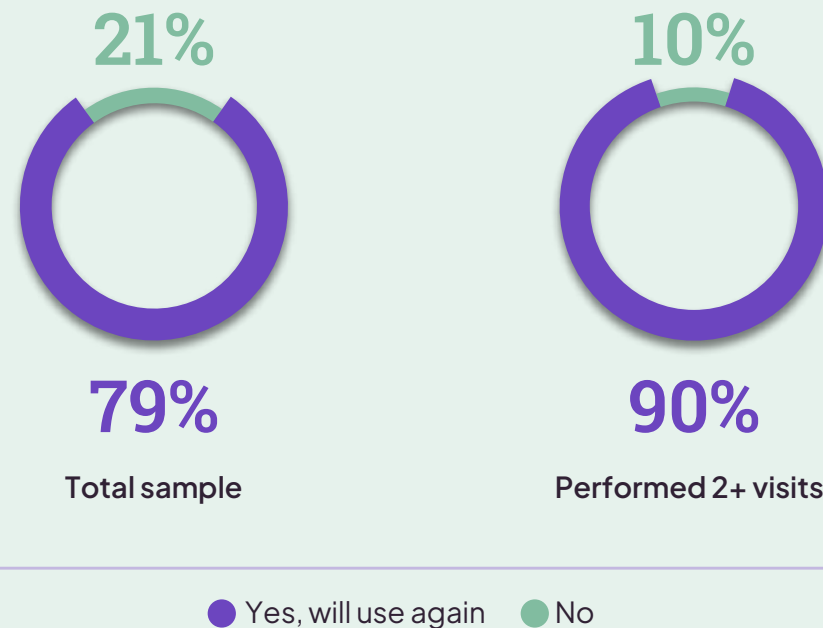
21%

10%

79%

90%

Total sample

Performed 2+ visits

● Yes, will use again   ● No

Figure 7: Intent for future usage of remote physical examinations

Telehealth with remote physical exams
is much more favorable than traditional telehealth

72% of those we surveyed have tried both telehealth with remote physical exams and traditional telehealth. The remaining 28% only have experience with remote physical exams.

Out of those who have tried both forms of telehealth, 70% preferred virtual care with remote physical exams. This is a great opportunity for marketing teams, as the innovation speaks for itself.

7%

23%

70%
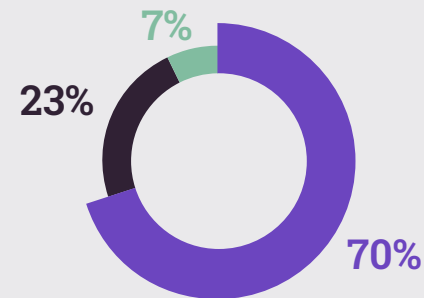
- Prefer remote physical examinations
- Indifferent
- Did not prefer remote physical examinations

Figure 8: Remote physical exams vs. other telehealth services

Remote physical exams from home **drive adoption** of broader digital healthcare

Using digital healthcare tools opens doors for users to embrace other digital healthcare experiences. After experiencing remote physical examination tools, 86% of respondents said they are more likely to access broader digital healthcare.

Those who have already used other digital healthcare services are even more likely to access broader healthcare digitally (93%), showing that users immediately see the benefits and opportunities available with digital health technology once they give it a try. Like Pringles – once they pop, they can't stop!
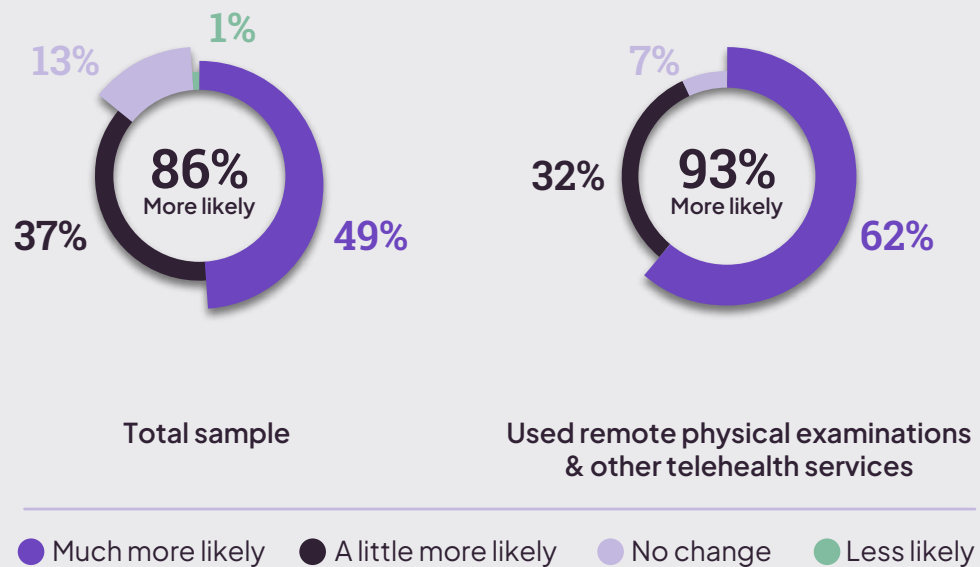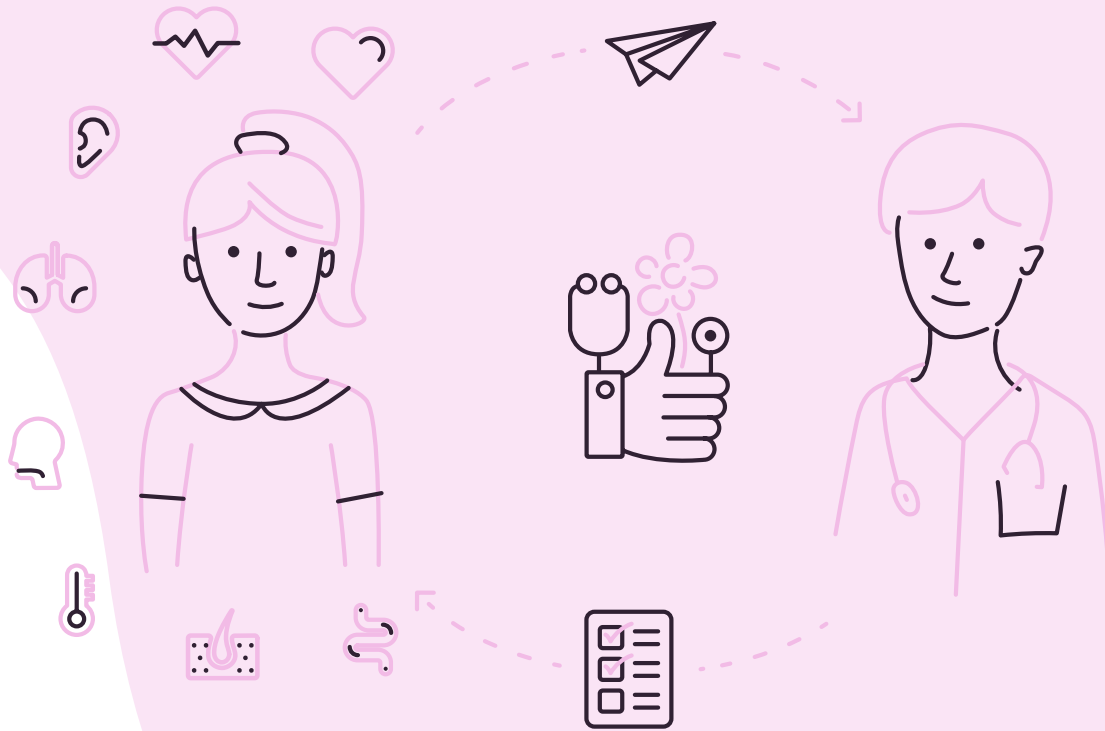
Total sample

1%
13%
86% More likely
37%
49%

Used remote physical examinations & other telehealth services

7%
93% More likely
32%
62%

● Much more likely ● A little more likely ● No change ● Less likely

Figure 9: Likelihood of accessing healthcare digitally after using remote physical examinations

With great power comes great member loyalty

We asked members to look to the future. How will access to virtual medical care with remote physical exams impact decision making around their healthcare further down the line? This section deals with increased member loyalty and improved attitudes to digital healthcare which come from better telehealth care.

Remote physical exams increase member loyalty

We asked survey respondents what their satisfaction levels with their healthcare plan is, once they have been provided with remote physical examination devices.

87% indicated they are satisfied (Figure 10), with 61% calling themselves very satisfied.

69% of members who received virtual care with remote physical examinations are more likely to stay with their insurer (Figure 11). This is a great opportunity for insurers to improve member retention and keep customers on board year after year. For those who are looking to increase loyalty and satisfaction levels, this is laid out on a silver platter.
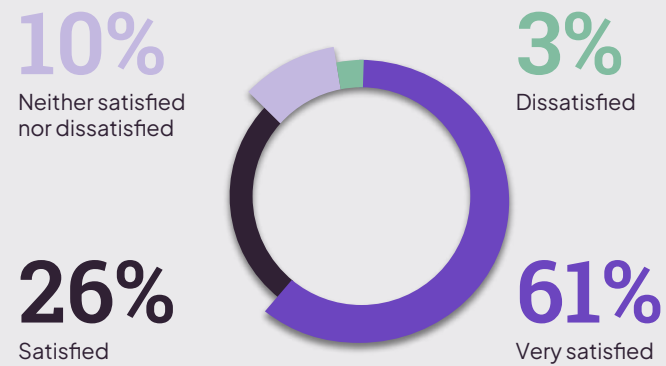
10%
Neither satisfied nor dissatisfied

3%
Dissatisfied

26%
Satisfied

61%
Very satisfied

Figure 10: Satisfaction levels with healthcare insurer

31%
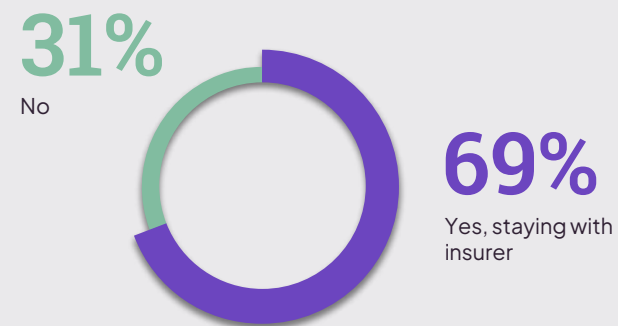No

69%
Yes, staying with insurer

Figure 11: Likelihood of staying with healthcare insurer

66% of members with experience of virtual care with remote physical exams are happy to consider **digital-first plans**

Following their experience with remote physical examinations, 66% of users will consider a digital-first plan.

Digital-first plans are a great opportunity for improving plan economics, and they also support providers in minimizing over-subscription to services and physical appointments.

Sometimes it's hard to explain to members the benefits they will receive from adopting these plans, but as we saw earlier, as soon as users try these kinds of telehealth services and experience the benefits first-hand, they immediately see the advantages. They are even driven to adopt digital healthcare services more broadly as a result.
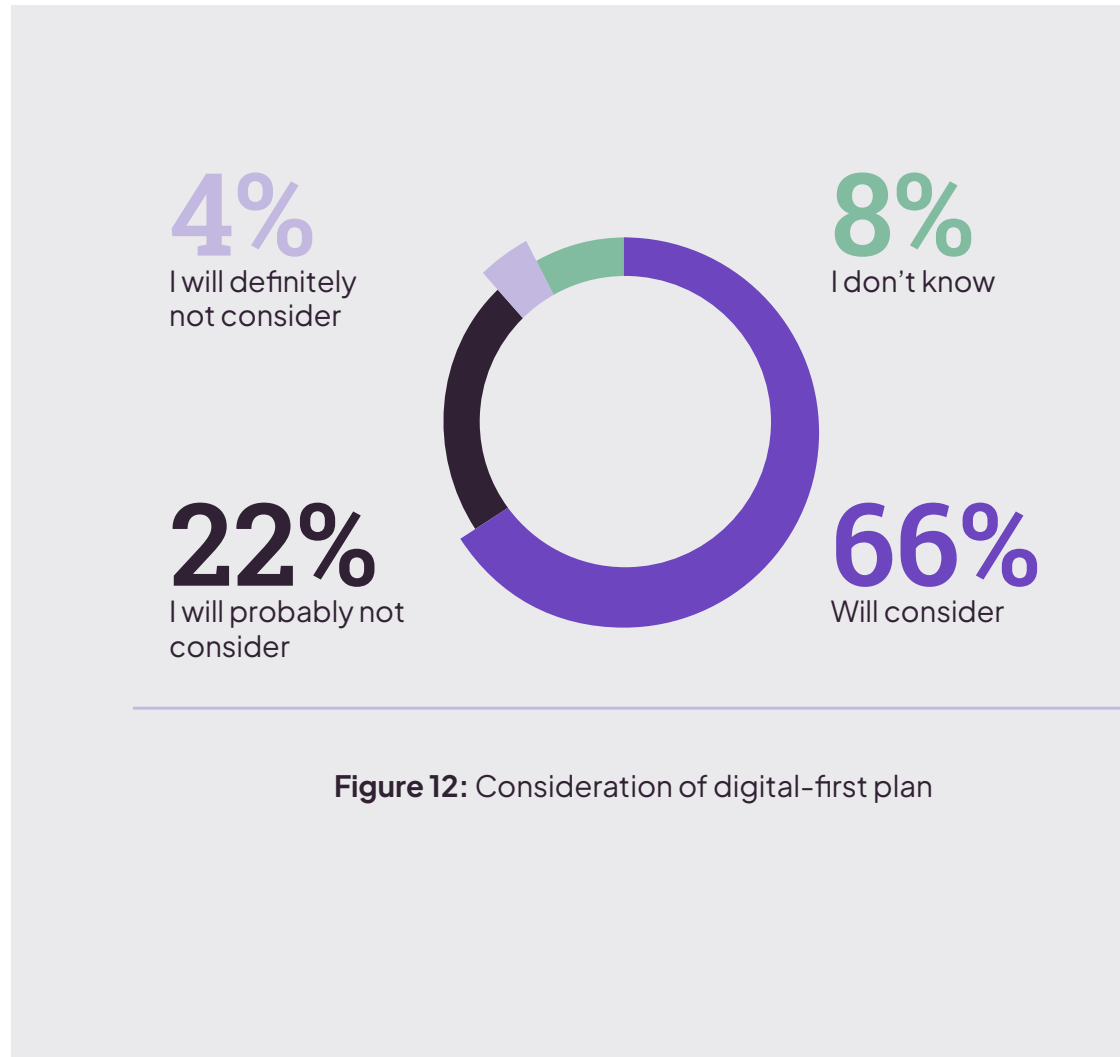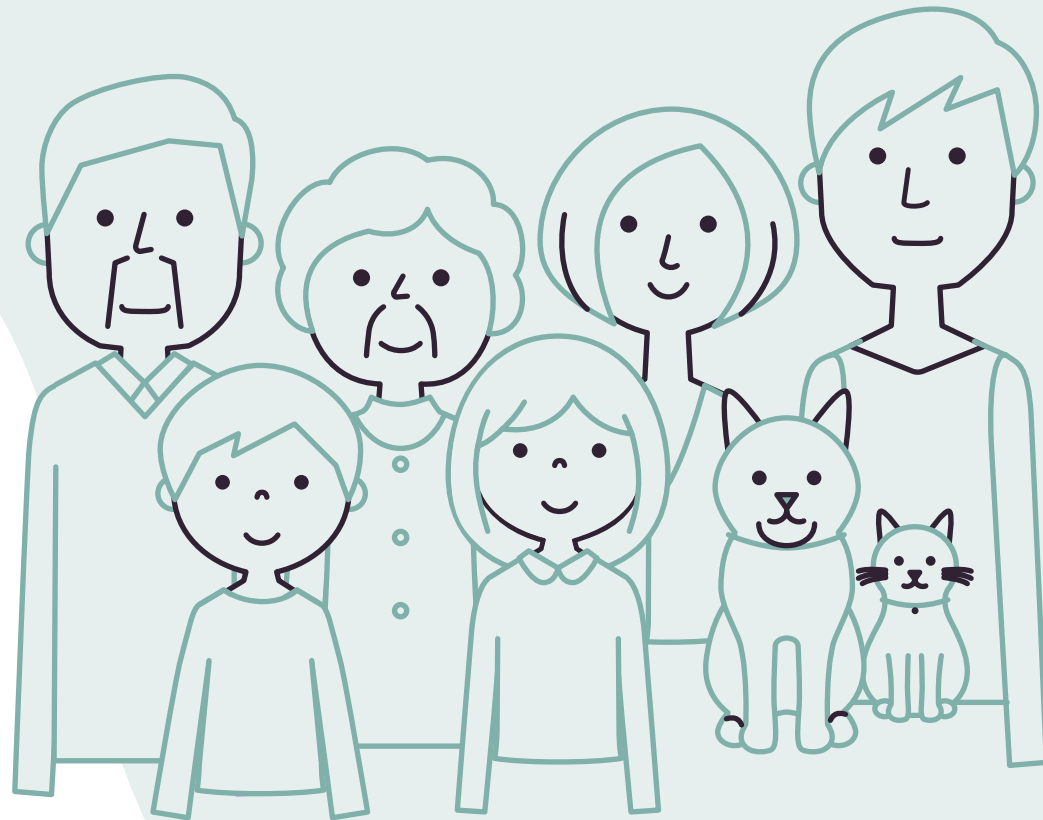
4%
I will definitely not consider

8%
I don't know

22%
I will probably not consider

66%
Will consider

Figure 12: Consideration of digital-first plan

Demographics and more

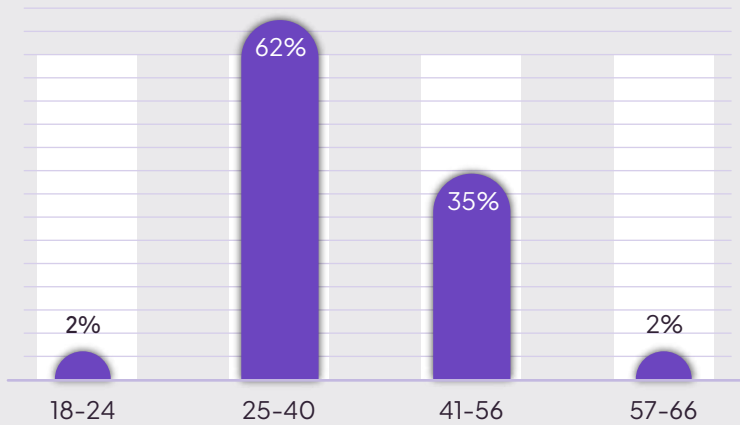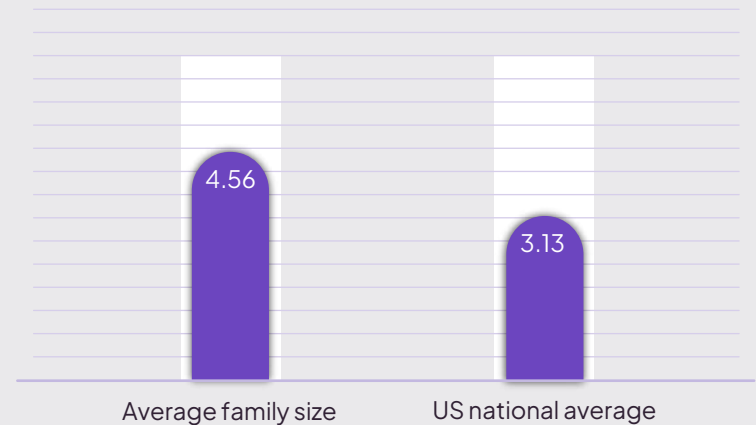# Demographic breakdown of survey respondents

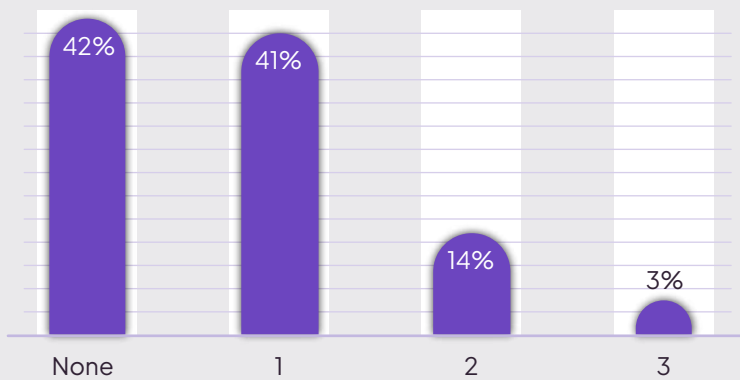**Figure 13:** Age

Figure 14: Average family size

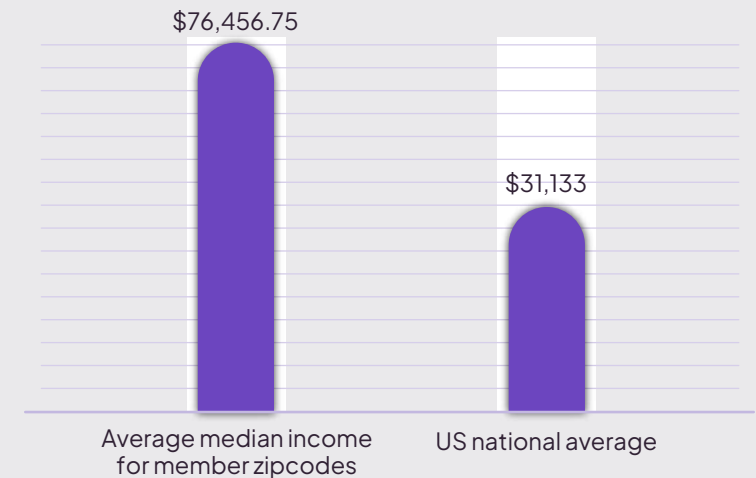**Figure 15:** Number of babies/toddlers in household

Figure 16: Average median income

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About TytoCare

TytoCare works with leading health plans and providers to roll out Home Smart Clinic solutions that enable accessible, high-quality primary care from home, with no compromises. The Home Smart Clinic solutions include remote physical exams that work across primary care modalities, and can be tailored to any cohort or population. Together with Tyto Insights™ AI-powered guidance, provider integrations, and Tyto Engagement Labs™ which include member journeys and engagement frameworks, Home Smart Clinic solutions ensure more equitable access to care across the globe, and enable healthcare organizations to meet their KPIs. TytoCare's solutions resolve 59% more conditions than audio and video telehealth solutions, and reduce the cost of care by 10-20%. Co-founded by Dedi Gilad and Ofer Tzadik in 2012, TytoCare has FDA and CE clearances and partners with over 180 major health systems, health plans, and strategic partners in the U.S., Europe, Asia, Latin America, and Israel.

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