INSIGHT 4: AUGUST 2023

# Using MRF Data to Competitively Price Telehealth Services

*Blue Plan Competitors Begin Incentivizing Telehealth*

The end of the COVID-19 public health emergency in May of this year also meant the end of telehealth payment parity in many states. Recognizing the opportunity to renegotiate rates for telehealth services in markets with no binding law, national competitors are focusing on one of the most utilized services in telehealth: virtual behavioral health.

Analyzing MRF data in one market, UHC's reimbursement rates for 60-minute virtual therapy sessions were **20% lower** than for in-person visits. The Blue Plan PPO network priced virtual and in-person visits the same and paid an annualized estimate of nearly $150 million in in-network claims.

Had the Blue Plan also reduced its reimbursement rate for telehealth services by 20%, assuming a subsequent 5% migration to telehealth due to plan design changes to incentivize its use, **the projected savings would be close to $19 million, an 11.4% reduction in cost.**

## NATIONAL SALES ADVANTAGES

Because employee utilization of therapy has skyrocketed since the pandemic, employers concerned about out-of-pocket costs for these services are keen to contract with insurers that offer lower discount percentages. Members pay less out-of-pocket for telehealth than for in-person visits and lower employee healthcare spend results in cost savings for employers.

**Schedule a meeting to find about parity in pricing and savings opportunities in your state.**