



ONLINE CARE

FEELING SICK? GET CARE QUICK.

All you need is a smartphone, tablet or computer to get fast, convenient care with Doctor On Demand®.



Let the doctor come to you

With Doctor On Demand, video visits can be done in just minutes — with no travel time. It's quick, it's convenient and it saves you money.

Board-certified doctors are available 24/7, 365 days a year to treat many common medical conditions. You can also schedule next-day appointments to see licensed psychologists and psychiatrists between 7 a.m. and 10 p.m., local time.

FEEL BETTER FAST

Doctor On Demand is just a phone call away to get the care you need for your physical and mental health:

- Cold and flu
- Sinus infections
- Nausea and vomiting
- Asthma
- Allergies and rashes
- Urinary tract infections
- Headaches and migraines
- Stress and anxiety
- → Insomnia
- Depression and mood swings
- Trauma and loss

To learn more, or to sign up now, visit doctorondemand.com/bluecrossmn

FREQUENTLY ASKED QUESTIONS DOCTOR ON DEMAND



1. What is Doctor On Demand?

Doctor On Demand (DOD) provides online access with board-certified physicians, psychologists and psychiatrists from any device with a front-facing camera — smartphone, tablet or computer. Doctor On Demand providers can treat most common non-emergency medical issues through live, face-to-face video visits.

2. What conditions can be treated?

DOD physicians are able to treat urgent but non-emergency conditions such as upper respiratory infections, allergies, yeast infections, sports injuries, nausea, diarrhea, heartburn, back pain and rashes. They can also provide travel medicine and prescription refills. Psychologists and psychiatrists treat stress, anxiety, relationship issues, depression, changes in mood, alcohol and tobacco addictions, and eating issues.

3. How quickly can patients see a provider?

Medical appointments are available on demand or by appointment. Mental health appointments require at least 24 hours advance scheduling.

4. Can DOD physicians prescribe medications?

Yes, DOD physicians are able to prescribe a wide range of medications in states where they provide services. The physicians use an e-prescribe tool for prescribing medication, similar to the systems most provider offices use.

5. What if lab tests are necessary?

If your condition requires a lab test, the DOD physician orders it from one of their nationwide partner labs, LabCorp or Quest Diagnostics. You simply visit the lab location, have the test run, and the results will be sent to you from Doctor On Demand within 10 business days.

6. Who can use DOD?

DOD is available to anyone.

7. How does it work?

Users connect online or via an app on any device with a front-facing camera — smartphone, tablet or computer. Users can register in advance or at the time of service. When registering, they will be prompted to enter personal information and payment / insurance details. Users log in and a video chat will open at the scheduled appointment time.

8. What internet browsers and operating systems are supported by Doctor On Demand? The app is available for Apple, Android or Kindle Fire devices. Firefox or Google Chrome browsers should be used for online access. Internet Explorer is not an option, due to security issues.

9. Do I need Wi-Fi?

Wi-Fi is recommended for the best experience, but not required. As long as the connection is 4G or LTE, it should be fine. If there are connection issues, switch to audio-only when connected to a doctor and your connection will improve. If switching between Wi-Fi and 4G/LTE, it may be helpful to restart the device before attempting to connect.

10. Is a video consultation required?

All consultations require video to confirm the patient's identity. However, after that step is complete, they may switch to audio-only, if they prefer.

11. Can children use Doctor On Demand?

Yes. For children under the age of 18, the parent / guardian will need to create the account. When logging in, the parent selects "My Child" or "Someone Else" and the consultation is completed with both the child and parent / guardian.

12. Can Doctor on Demand prescribe tobacco cessation quit aids?

Yes.

13. Can I have multiple accounts on the same device?

Yes. You can easily set up individual accounts for different users by logging out and creating a new account. Just remember to log out after every appointment to keep your information private. Please note that having multiple accounts for one person is prohibited. If you have accidentally created multiple accounts for yourself, please contact the member support team for assistance at support@doctorondemand.com or 1-800-997-6196.

14. Where is Doctor On Demand available?

Medical treatment is available in all 50 states and the District of Columbia. Behavioral health is available in all states where mental health services are available.

15. Can Doctor On Demand be used when traveling internationally?

Yes, but the provider is only allowed to provide advice. They are unable to provide prescriptions. If medication is recommended, the doctor can advise on medication you should try to obtain.

16. Are medical records secure?

Yes. Patient information is stored on encrypted servers inside encrypted databases, which are Health Insurance Portability and Accountability Act HIPAA compliant.

17. Does this replace seeing a primary care provider?

No. DOD is intended to complement existing care. For more emergent or chronic conditions, treatment from a primary care provider or hospital is necessary.

18. Can a record of the visit be sent to the primary care physician?

Yes. During the visit, patients can request a record be sent to their primary care physician. Patients can also download the record from the "My Health" section.

19. Can Doctor On Demand provide notes to be excused from work or school?

Yes. Documentation can be provided as clinically appropriate.

20. How can personal information be updated or edited?

After logging in to the app, click on the "gear" icon located in the top right of the screen. From this screen, account and payment information can be edited. For security reasons, users will need to contact the DOD member support team to update name, date of birth, email address or gender.

21. Is Doctor On Demand able to provide language Interpretation?

Doctor On Demand is able to provide American Sign Language (ASL) interpretation and language translation for medical visits by appointment. These visits are completed via Google Hangouts where the patient is able to connect with a licensed Doctor On Demand physician and an interpreter.

Scheduling an appointment:

Contact the Doctor On Demand member support team at support@doctorondemand.com or 1-800-997-6196 to indicate the language needed. A member of the support team will assist with scheduling an appointment. After the appointment is scheduled, you will receive an email with verification of your appointment time and instructions on using Google Hangouts. Once the visit is completed, you will be able to log in to your Doctor On Demand account to view any associated documents and visit notes.

22. What type of services are not provided?

Services that require an in-person evaluation are not provided, such as:

- Family and Medical Leave Act forms, disability forms or handicap/Department of Motor Vehicles documents
- Maternity care. However, DOD can help with medical issues related to pregnancy, like nausea and heartburn.
- Annual physicals. However, DOD can review laboratory results, for example.

COST, PAYMENT AND INSURANCE

23. How much does it cost? How long is a visit?

Log in to doctorondemand.com/bluecrossmn to find pricing and visit information.

24. What if the medical visit goes over 15 minutes?

Once a visit reaches the 13-minute mark, the patient will be asked if they'd like to extend the visit for an additional 15 minutes. If so, they will be billed for an additional visit at the same rate.

25. Do you accept insurance?

Yes. For Blue Cross and Blue Shield of Minnesota members, the visit will be processed like a typical claim. The only amount due at the time of service is your copay, if there is one. For benefits to apply, the group and member ID information need to be entered as part of the registration process. If using DOD through another insurance provider and they do not have DOD as a preferred provider, the session will need to be paid in full at the time of service and may be submitted to the insurance company for reimbursement.

26. Is DOD available without medical insurance?

Yes. DOD is available to everyone, but users with medical insurance receive a reduced cost.

27. Can a health savings account (HSA) or flexible spending account (FSA) be used? Yes. Services may be paid with an HSA or health care FSA debit card with a Visa or MasterCard logo. Payment may also be made with a credit card and submitted to the HSA or FSA account for reimbursement.

28. What credit cards do you accept?

DOD accepts all major credit cards: VISA, MasterCard, American Express and Discover.

29. Why is a credit card required if there is a \$0 copay?

For security reasons, a credit card must be entered to verify the user, but no charges will occur if there is no copay.

30. Can visits be purchased in bulk, prepaid and used as needed?

No. Payment must be made at the time of service.

PRESCRIPTIONS

31. What pharmacies are used?

If a prescription is needed, users are prompted to select a pharmacy prior to each consultation. Be sure to choose a pharmacy in your health plan network to save on your out-of-pocket costs. To find a participating pharmacy, log in to bluecrossmn.com and search with the Find a Doctor tool, or call the number on the back of your member ID card.

32. What if you want to change the pharmacy with Doctor On Demand?

Log in to the Doctor On Demand app or website. Go to "My Health." Click on "Pharmacies" and select "Add Pharmacy" or "Edit." When connecting to a provider or scheduling an appointment, the app will prompt you to select a pharmacy using a locator.

33. Will I end up with an expensive prescription?

About 97 percent of prescriptions are for generic medications.

34. Can you provide prescription refills?

No. DOD can only issue bridge prescription refills, which means a refill to bridge the member to their next appointment with their primary care provider.

MENTAL HEALTH

35. Are there pediatric psychiatrists available?

Licensed and board-certified child psychiatrists are available in some states. This information will be available when selecting the provider during scheduling.

36. Is a member required to have a diagnosis before setting up a psychology or psychiatry appointment?

No diagnosis is required to receive treatment.

37. Can a psychiatrist prescribe medication?

Yes. Our psychiatrists can prescribe medication at their discretion. However, there are limitations for any medication that has a DEA Schedule I – V or requires an in-person visit with a local psychiatrist. If the medication is one our providers are unable to prescribe, we recommend consulting with your primary doctor or a local health facility.

38. Can individuals with a history of chemical dependency and a mental health comorbidity (depression, anxiety, bipolar disorder, etc.) be treated?

Yes. Patients with both mental health and substance abuse issues can be treated by either a psychologist or psychiatrist.

39. Can mental health visits be extended, if we run out of time?

Yes. A patient can extend a psychology visit by 25 minutes for a fee, if both the patient and the provider agree.

ENHANCED DIAGNOSTIC CAPABILITIES (LAB SERVICES)

40. What lab screenings are available?

Below is a list of lab screenings that Doctor On Demand physicians are able to request.

Alcohol Level	Desipramine	Iron Panel	Testosterone, Total AM
Amylase	Digoxin	LFTS	Theophylline
B12/Folate	Drug Test, Urine	Lipase	Triglycerides
Basic Metabolic Panel	ESR	Lipid Panel	TSH with Reflex to Free T4
Blood Typing	Fluoxetine	Lithium	Urinalysis, Complete
Carbamazepine	Glucose, Serum	Lyme Disease (w/ reflex to western)	Urine Culture, Routine
CBC+diff	Haloperidol Level	Nortriptyline	Valproic Acid
Clozapine	HcG Qualitative, Urine	Olanzapine	Vitamin D
Comprehensive Metabolic Panel	Hemoglobin A1c	Risperidone	
Creatinine, Serum (Creatinine)	HSV1 and 2 Antibody	Testosterone, Free	

41. Can my lab results be shared with my primary care provider?

Yes. After our doctor sends you the lab results, you can view and save the results to your device. You can then send the results to your primary care physician through their preferred type of communication.

42. Which laboratory facilities participate?

DOD partners with two national labs, LabCorp and Quest Diagnostics. Combined, they offer more than 4,000 service centers nationwide. Patients can find a listing online and have the flexibility to visit any service center within these networks.

43. Are all service centers in network?

Patients will be shown all the available service centers based on the patient's location. Service center details will include whether they are in or out of the patient's network.

44. How will lab claims be submitted?

Claims for lab work are submitted by the lab and processed as part of the patient's diagnostic benefit.

45. What happens if there is no nearby LabCorp or Quest Diagnostics location? If the patient is unable to travel to the closest location, no order will be issued.

TROUBLESHOOTING

- **46.** During registration, the site won't accept the "Employer" box entry. What do I do? Entering your employer is not required for registration. Click on the "Skip" button to proceed.
- **47. What if I have questions or issues?**Call Doctor On Demand at 1-800-997-6196 or email support@doctorondemand.com. You can also visit doctorondemand.com/bluecrossmn for general information.



NOTICE OF NONDISCRIMINATION PRACTICES Effective July 18, 2016

Minnesota

Blue Cross and Blue Shield of Minnesota and Blue Plus (Blue Cross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or gender. Blue Cross does not exclude people or treat them differently because of race, color, national origin, age, disability, or gender.

Blue Cross provides resources to access information in alternative formats and languages:

- Auxiliary aids and services, such as qualified interpreters and written information available in other formats, are available free of charge to people with disabilities to assist in communicating with us.
- Language services, such as qualified interpreters and information written in other languages, are available free of charge to people whose primary language is not English.

If you need these services, contact us at 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711.

If you believe that Blue Cross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or gender, you can file a grievance with the Nondiscrimination Civil Rights Coordinator

- by email at: <u>Civil.Rights.Coord@bluecrossmn.com</u>
- by mail at: Nondiscrimination Civil Rights Coordinator

Blue Cross and Blue Shield of Minnesota and Blue Plus

M495

PO Box 64560

Eagan, MN 55164-0560

• or by phone at: 1-800-509-5312

Grievance forms are available by contacting us at the contacts listed above, by calling 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711. If you need help filing a grievance, assistance is available by contacting us at the numbers listed above.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights

- electronically through the Office for Civil Rights Complaint Portal, available at: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf
- by phone at:

1-800-368-1019 or 1-800-537-7697 (TDD)

or by mail at:

U.S. Department of Health and Human Services

200 Independence Avenue SW

Room 509F

HHH Building

Washington, DC 20201

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

This information is available in other languages. Free language assistance services are available by calling the toll free number below. For TTY, call 711.

Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al 1-855-903-2583. Para TTY, llame al 711.

Yog tias koj hais lus Hmoob, muaj kev pab txhais lus pub dawb rau koj. Hu rau 1-800-793-6931. Rau TTY, hu rau 711.

Haddii aad ku hadasho Soomaali, adigu waxaad heli kartaa caawimo luqad lacag la'aan ah. Wac 1-866-251-6736. Markay tahay dad maqalku ku adag yahay (TTY), wac 711.

နမ့္ခါကတိၤကညီကိုြင်း, တာကဟ္္ဂါနားကိုြာတာမ်ာစားကလီတဖဉ်န္ဉါလီး. ကိုး 1-866-251-6744 လာ TTY အင်္ဂါ, ကိုး 711 တက္ခါ.

إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية المجانية. اتصل بالرقم 9123-569-668-1. للهاتف النصي اتصل بالرقم 711.

Nếu quý vị nói Tiếng Việt, có sẵn các dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Gọi số 1-855-315-4015. Người dùng TTY xin gọi 711.

Afaan Oromoo dubbattu yoo ta'e, tajaajila gargaarsa afaan hiikuu kaffaltii malee. Argachuuf 1-855-315-4016 bilbilaa. TTY dhaaf, 711 bilbilaa.

如果您說中文,我們可以為您提供免費的語言協助服務。請撥打 1-855-315-4017。聽語障專 (TTY),請撥打 711。

Если Вы говорите по-русски, Вы можете воспользоваться бесплатными услугами переводчика. Звоните 1-855-315-4028. Для использования телефонного аппарата с текстовым выходом звоните 711.

Si vous parlez français, des services d'assistance linguistique sont disponibles gratuitement. Appelez le +1-855-315-4029. Pour les personnes malentendantes, appelez le 711.

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한국어를 사용하시는 경우, 무료 언어 지원 서비스가 제공됩니다. 1-855-904-2583 으로 전화하십시오. TTY 사용자는 711 로 전화하십시오.

ຖ້າເຈົ້າເວົ້າພາສາລາວໄດ້, ມີການບໍລິການຊ່ວຍເຫຼືອພາສາໃຫ້ເຈົ້າຟຣີ. ໃຫ້ໂທຫາ 1-866-356-2423 ສຳລັບ. TTY, ໃຫ້ໂທຫາ 711.

Kung nagsasalita kayo ng Tagalog, mayroon kayong magagamit na libreng tulong na mga serbisyo sa wika. Tumawag sa 1-866-537-7720. Para sa TTY, tumawag sa 711.

Wenn Sie Deutsch sprechen, steht Ihnen fremdsprachliche Unterstützung zur Verfügung. Wählen Sie 1-866-289-7402. Für TTY wählen Sie 711.

ប្រសិនបើអ្នកនិយាយភាសាខ្មែរមន អ្នកអាចរកបានសេវាជំនួយភាសាឥតគិតថ្លៃ។ ទូរស័ព្ទមកលេខ 1-855-906-2583។ សម្រាប់ TTY សូមទូរស័ព្ទមកលេខ 711។

Diné k'ehjí yánílt'i'go saad bee yát'i' éí t'áájíík'e bee níká'a'doowołgo éí ná'ahoot'i'. Koji éí béésh bee hodíílnih 1-855-902-2583. TTY biniiyégo éí 711 ji' béésh bee hodíílnih.