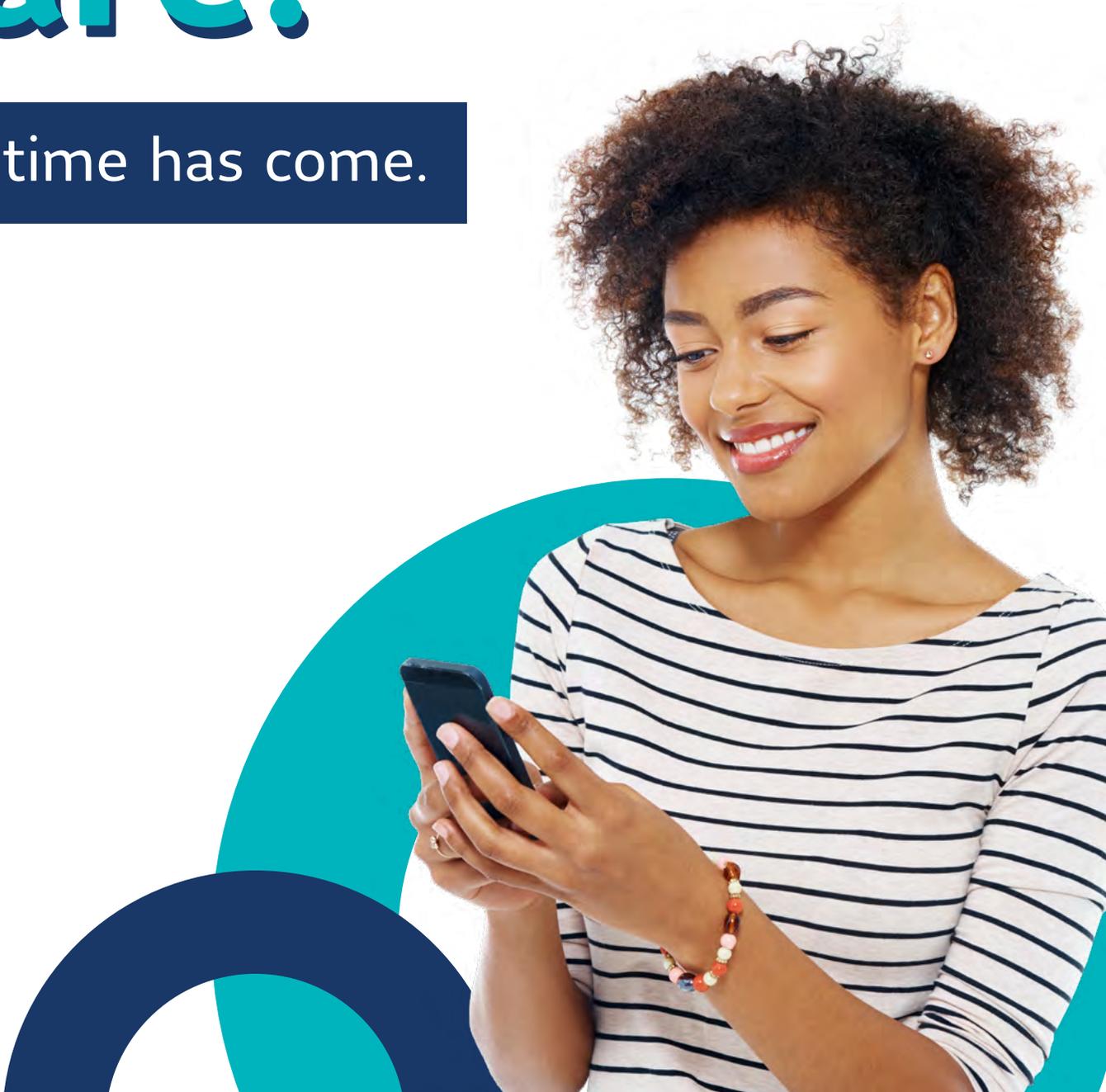


# Virtual care.

Its time has come.



Virtual care has quickly taken centre stage during the COVID-19 pandemic. What was an early emerging trend in Canadian health care has now become an essential service for many.

By providing your employees with access to quality, on-demand 24/7 health care, you've played an important role in creating a healthier, more productive workplace.



## Pandemic or not, demand is high

The current pandemic has shown us that Canadians want and need virtual care. In Canada's largest province, the volume of calls to government-run Telehealth Ontario in March 2020 was overwhelming. This prompted the addition of 1,300 phone lines and 130 nurses to accommodate the demand.

It wasn't enough. With the stress of the pandemic, the average wait time for a COVID-related call is one day, while non-COVID calls average 2.5 days. The province of Ontario is now telling people to call their primary physician if they have one. Other provinces are having similar experiences. This is when 6 out of 10 Canadians report waiting two days or more to get an appointment with their primary physician.<sup>1</sup>

But the demand for virtual care is not just pandemic related. Pre-COVID-19, Canada Health Infoway surveyed Canadians about virtual care. Nearly two-thirds (64%) said they wanted to communicate with care providers through email. And nearly half of respondents (44%) said they would welcome a video visit.

They would also welcome virtual care as part of their benefits plans. The Canadian Virtual Healthcare Study<sup>2</sup> found that two in three Canadians would use virtual care in their group plan. Some of the virtual care benefits that they ranked highly were:

**67%**

access to care  
outside of  
business hours

**47%**

less time  
missed  
at work

**45%**

more regular visits  
with a health-care  
professional

<sup>1</sup> Canadian Institute for Health Information, Commonwealth Fund study, 2016

<sup>2</sup> Canadian Virtual Healthcare Study, Medisys Health Group, 2018

<sup>3</sup> Sun Life / Ipsos Reid Canadian Employer Survey of Group Benefits Needs, March 2020.

With the COVID-19 crisis, this access to qualified health-care professionals matters more than ever. For those with chronic conditions, mobility issues, or a remote location, the benefits of virtual care are even greater.

And post-pandemic, it's unlikely that many will want to return to the delays in getting primary health advice and treatments. Nor return to the inconvenience of walk-in clinics, or taking time off work, or arranging for childcare. Virtual care is here to stay, and its use will only grow.

It's also an affordable, high-value addition to a group benefits plan. Employers told us they are willing to pay for digital health supports for employees. In a March 2020 survey of Canadian group benefits plan sponsors, more than 7 out of 10 said they would be willing to pay between \$5-\$10 per employee per month to provide access to digital health supports.<sup>3</sup>

As it turns out, the cost of virtual care is even less. Sun Life's virtual care option – Lumino Health Virtual Care – costs just \$3.49 month per employee per month, all in.



## The role of virtual care

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Virtual care is not meant to replace the key role played by a family doctor. Ideally, that one-to-one relationship should be the foundation of primary healthcare in Canada.

What virtual care provides is immediate and convenient access to quality health care. And there are no crowded waiting rooms or physical distancing issues. It can play a key role in many situations:

- When a patient doesn't have a family doctor, or can't wait for an appointment with them
- When a patient lives in an area with poor access to certain types of health professionals
- When a patient has work or childcare responsibilities that make an in-person visit difficult
- When a patient needs a follow-up appointment that doesn't require an in-person visit
- When a patient wants privacy relating to their treatments – such as those for mental health.

Many family medical practices have stepped up to offer virtual care during the pandemic. It's been highly valued by patients. But these virtual services are still by appointment, and often only during business hours. Wait times can still be long.

In contrast, dedicated virtual care services provide on demand, 24/7 access to a health professional. When a patient needs access to care quickly, virtual care services delivered by app or online play a critical role.





## Our virtual care solution: Lumino Health Virtual Care

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In April this year, we launched Lumino Health Virtual Care in partnership with Dialogue – one of Canada’s fastest growing telemedicine companies. Lumino Health Virtual Care provides virtual access to doctors, nurse practitioners and nurses. The service may also refer plan members to other professionals, such as mental health practitioners. Plan members access the service through a mobile phone or tablet app, or online through a computer. The service covers acute physical and mental health consultations.

When a plan member requests a consultation, they are triaged through an artificial intelligence-based system. The plan member answers a series of questions that can identify red flags or signs of a serious condition.

Based on these answers, the system creates a medical history. The system then places the plan member into a video chat with a nurse, nurse practitioner or doctor. The practitioner selected depends on the condition being treated. The system is highly efficient. When the video chat begins, the health professional already has a pre-written chart and history for the plan member.

Any condition that doesn’t require a physical exam can be diagnosed. This includes about 70% of primary care cases. Lumino Health Virtual Care can also help patients book an appointment with a specialist, or schedule standard follow-up visits.

Patient privacy and confidentiality are the cornerstone of Lumino Health Virtual Care powered by Dialogue. Dialogue’s processes, policies, and technology, including end-to-end encryption, are designed to carefully protect the patient’s personal health information. Patient information is not shared with Sun Life. Only the patient has the power to request their personal file.



## Virtual care – a permanent role to play

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Virtual care is fast emerging as an important part of the Canadian health-care delivery system. The pandemic has played a key role. And post-pandemic, few who have had access to it will want to give up the safety and convenience that virtual care can provide.

For employers, offering virtual care through their extended health care plans has many benefits. First and foremost is helping employees get needed care quickly and easily. But it can also mean less disruption to work and family life, as well as peace of mind. At just pennies a day per employee, virtual care is a high-value, low-cost addition to your plan.

Family doctors and in-person care will always have a central role. But virtual care fills an important gap in the Canadian health-care system. By providing your employees with access to quality, on-demand 24/7 health care, you’ll help create a healthier, more productive workplace.

### Life’s brighter under the sun

Group benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies. MC-8975-E-05/20 lj-jf

