

\$0 virtual visits could win the hearts of consumers

Article



The news: Blue Cross Blue Shield of Massachusetts [is teaming up](#) with two primary care startups—Carbon Health and Firefly Health—to launch a virtual primary care service that will be made available to most commercial plan members at no cost starting Jan 1, 2023.

Here's how it works: Eligible Blue Cross MA members can choose their virtual primary care provider (PCP) through either Carbon or Firefly.

The service comes with a host of benefits, namely:

1. **\$0 cost sharing for primary care and mental health virtual visits.** Members need to designate a virtual care team provider as their PCP to receive this benefit. Certain members will also have to meet their deductible for the no-cost telehealth option to kick in.
2. **Personalized care plans.** A patient-specific care plan incorporates personalized coaching tailored to the person's needs, and medical devices such as blood pressure cuffs are shipped to the member's home if deemed appropriate.
3. **Hybrid care.** The service also includes access to in-person care with in-network providers if needed.

It's exclusive, and that's a big win: Under this specific offering, Carbon and Firefly are betting that once they're selected as a member's PCP, they'll capture patients for the long haul when they need more comprehensive care.

Zooming out: Virtual-first health plans are a potential win-win for the consumer and the healthcare organization for a few reasons.

1. Patients have more control over when and where they receive care. Plus, co-pays and cost-sharing are commonly waived for enrollees.
2. The health plan can manage costs and steer patients away from expensive services when appropriate.

That's why prominent health insurers like **UnitedHealthcare**, **CVS Health/Aetna**, and **Cigna** launched virtual-first primary care plans, capitalizing on the surge of telehealth utilization during the pandemic.

- US consumers—particularly younger generations such as Gen Z—cite convenience and cost as top reasons for using telehealth services, per Insider Intelligence's [Telehealth Trends 2022 survey](#).
- Blue Cross MA members wanting to access more affordable healthcare could be drawn to this plan. For example, outside of this tie-up, Carbon doesn't accept insurance for its mental health services, meaning patients are on the hook for \$99 per visit.

What Are the Top Reasons for Using or Planning to Use Telehealth Services According to US Telehealth Users*?

% of respondents, by generation, Oct 2021

	Gen Z (18-24)	Millennials (25-40)	Gen X (41-56)	Baby boomers (57-75)
Reduced risk of transmitting/ contracting contagious diseases	48%	46%	55%	62%
Ability to make an appointment quickly	44%	43%	34%	23%
Less time waiting to be seen by a healthcare professional	38%	44%	48%	48%
Lower cost (e.g., no copays)	38%	28%	25%	24%
Travel time	32%	37%	44%	46%
Ability to receive quality care	24%	25%	18%	16%
More time spent with a healthcare professional	17%	18%	14%	16%
Default option offered by my healthcare professional/practice of choice	16%	15%	10%	14%
Recommendation from someone I trust	13%	14%	8%	6%
Platform's suite of features	7%	10%	4%	2%
Other	1%	1%	4%	5%

Note: *94% were telehealth users and 6% were potential telehealth users selected to align with the US population on the criteria of age

Source: Insider Intelligence, "US Telehealth Trends 2022," Jan 2022

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