



ERIC The ERISA Industry Committee

The Only National Association Advocating Solely for the Employee Benefit and Compensation Interests of America's Largest Employers

1400 L Street, NW, Suite 350, Washington, DC 20005 • (202) 789-1400 • www.eric.org

Annette Guarisco Fildes, President & CEO

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Duane Houdek
North Dakota Board of Medicine
418 East Broadway Avenue, Suite 12
Bismarck, ND 58501

Sent via email to dhoudek@ndbom.org

Dear Mr. Houdek,

We are pleased that the North Dakota Board of Medicine ("Board") has issued proposed telemedicine rules that adopt the same standard of care and ethical standards for telemedicine as in-person care. On behalf of The ERISA Industry Committee (ERIC), we want to thank you for thoughtfully developing your rules to maximize the benefits of telemedicine, and to take this opportunity to express large employers' interests on this issue.

As the only national trade association advocating solely for the employee benefit and compensation interests of America's largest employers, ERIC speaks in one voice for large employers on public policy issues relating to employee benefits. Our members have workers in every state across the country, including many North Dakotans.

ERIC's members are committed to, and known for, providing high-quality, affordable health care to millions of workers and their families. ERIC has a strong interest in proposals that affect its members' ability to deliver cost-effective benefits. ERIC's members devote considerable time and resources to their benefit plan design, balancing the provision of high-quality, affordable health care with the need to contain costs for these programs.

Our members need consistent telemedicine policies around the country so that their workers and their families can enjoy the same company benefits regardless of the state in which they live or work. It is imperative that funds to pay benefits are maximized and not diverted to administrative and compliance burdens stemming from a myriad of disparate and potentially conflicting state rules and regulations.

In addition to improved access to health care, employers support telemedicine for these reasons:

- **Accessibility. Flexibility. Without barriers.** Telemedicine gives employees and their families access to health care 24 hours a day, seven days a week, whether at home, in transit, or at work, without regard to standard office hours and proximity to a health care provider.
- **Benefits for rural, urban, and working families.** Telemedicine has long been seen as a means for providing access to care for rural populations. Urban underserved populations, retirees, the elderly, disabled employees, and those with language barriers, chronic conditions, or transportation barriers also stand to benefit from increased access to care, as well as working parents and others struggling to balance work and family demands.
- **Increased workforce satisfaction.** The response from employees who have used telemedicine services is very positive. Employees want to minimize the time spent attending to their health needs, or that of

loved ones, and appreciate the opportunity to reach a health care professional at times and locations that are convenient to them. They like the service and want it to continue.

- **Connection to workplace clinics, rural health centers and employer wellness initiatives.** Telemedicine services can complement employer workplace clinics as well as rural health centers. Telemedicine also supports wellness initiatives that employers offer to further employee health and wellbeing.
- **Cost-effective care.** Employees, retirees, and their families need access to health care that they can utilize because it is provided at an affordable, cost-effective rate.

ERIC respects and supports the Board's duty to "help protect the public's health and to help ensure quality health care for North Dakotans through the careful regulation of the practice of medicine." ERIC agrees with the Board that the standards governing in-person visits should apply in the same manner to telemedicine visits. In other words, there should not be artificial barriers that unnecessarily limit access to medical services provided through telemedicine when there are existing requirements in place to hold providers to high standards of care.

To achieve a balanced regulatory environment for telemedicine, ERIC encourages the Board, to the extent permitted by law, to:

- ADOPT licensing policies that facilitate inter-state practice so providers, located in or out of the state, who deliver high-quality care, can serve patients located in North Dakota;
- ADOPT technology-neutral requirements, permitting use of different types of technology platforms that are designed for telemedicine;
- AVOID restrictions that require patients to visit specific locations (e.g., "originating sites") in order to access telemedicine services;
- AVOID imposing additional requirements on providers that offer telemedicine services that are not imposed on in-person visits; and
- CONSIDER the needs of patients to have better access to care that can be provided via telemedicine, either through a telemedicine visit or remote monitoring of health conditions.

Thank you for considering large employers' interests as you finalize your telemedicine rules. ERIC is pleased to represent large employers with the goal of ensuring telemedicine benefits are accessible for millions of workers, retirees, and their families. We welcome additional questions and opportunities to contribute to your rulemaking process.

Sincerely,



Annette Guarisco Fildes
President & CEO