Your company has selected MDLIVE to provide you with 24/7/365 access to board-certified primary care doctors and pediatricians by online video or phone. Go to mdlive.com/CLIENT__URL or call 1.888.726.3171.

Frequently asked questions

Is MDLIVE a safe way to receive health care services?
A consultation with an MDLIVE doctor will be similar to the care you receive from your physician when you call him/her after hours for medical assistance.

Does MDLIVE replace my primary care physician (PCP)?
MDLIVE is not intended to replace your primary care physician. For common or chronic conditions, a virtual consultation can sometimes replace a doctor’s office or emergency room visit. Communication with your primary care physician is important for continuity of care.

Can MDLIVE handle my emergency situations?
No. MDLIVE is designed to handle nonemergency medical issues. You should NOT use telehealth if you are experiencing a medical emergency. If you have a medical emergency, you should dial 911 immediately.

Using MDLIVE

When should I consider using MDLIVE?
- Your primary care physician is not available
- If you’re considering an ER or an urgent care center for a nonemergency medical issue
- Request prescriptions or get refills
- Traveling and in need of medical care
- During or after normal business hours, nights, weekends and even holidays

What conditions can MDLIVE doctors treat?

**General health**
- Allergies
- Asthma
- Bronchitis
- Cellulitis
- Cold & flu
- Constipation
- Diarrhea
- Ear infection
- Fever
- Gout
- Headache
- Infections
- Insect bites
- Joint aches & pains
- Poison ivy

- Respiratory infections
- Sinus infection
- Skin inflammation
- Sore throat
- Sports injuries
- Urinary tract infection

**Pediatric care**
- Cold & flu
- Constipation
- Ear infection
- Fever
- Nausea
- Pink eye
- Vomiting

Are there any instances when MDLIVE will refuse to treat someone? How is this handled?
An example would be if the chief complaint and resulting diagnosis is of higher acuity, in which case treating through telehealth would be inappropriate. MDLIVE will also refuse treatment to minors who are not accompanied by a parent or legal guardian.
How it works

Who can use MDLIVE?
Employees and eligible dependents with Cigna coverage are eligible to use the program.

How do I access MDLIVE?
Covered employees and eligible dependents may access the program by:

a. Logging into www.mdlive.com/CLIENT__URL to request a phone consultation, or a video consultation conducted through the web with a doctor. Professional information about physicians and their availability is provided for your review online. You may select any physician from the MDLIVE physician network as well as the time you wish to complete your consultation.

b. Following links from the Find a Doctor page on myCigna.com. The link will be identical to the one described above, directing customers to MDLIVE.

c. Calling 888.726.3171 to speak with an MDLIVE customer service representative to obtain information about available physicians and request a phone, or an online, consultation with the physician of your choice.

What information do I need to provide to register for MDLIVE?
• First name
• Last name
• Gender
• Date of birth
• Cigna customer ID
You will be asked to create a user name and password. Once registered, you will receive an email confirmation. Each family member (employee/spouse or minor dependents) must create his/her own account.

Where is MDLIVE available?
With very few exceptions, MDLIVE is accessible from virtually anywhere that has an Internet connection, or U.S.-based phone number that can receive a callback.

Can I talk with a doctor located in a different state than where I am?
If a doctor shows as “available” when you search, that means that doctor is licensed within your state and you can consult with that doctor. Because, by law, doctors can only write prescriptions for the state in which they are licensed, if you may need a prescription, you will want to select a doctor that is licensed in the state you are currently in.

When is MDLIVE available?
MDLIVE is available 24 hours a day, seven days a week, 365 days a year. Use MDLIVE any time you have a nonemergency condition, are unable to see your primary care doctor, or when you simply prefer a convenient, cost-effective alternative to an emergency room, urgent care center or retail convenience clinic.

Why are some doctors available “online,” while others are available by “phone?”
Doctors have the option to make themselves available online or by telephone (or both), which can vary depending on the time of day, day of the week and computer access. If they are only available by phone, that will be the only way to connect with that doctor.

What is MDLIVE’s average response time?
MDLIVE guarantees an appointment with a doctor in an hour or less. Average speed of answer is 15 seconds to speak with a Health Services Specialist and 22 minutes to speak with a doctor (on demand). It is important to note that the wait period is necessary for the doctor to read your health information in advance of a consultation.

How long is each visit?
Standard consultations are approximately ten minutes. The doctor can extend the visit at no additional charge to the patient.

Can my eligible minor children use MDLIVE?
Can I select a pediatrician to see them?
Minor children can receive care through MDLIVE. You may select a pediatrician from the MDLIVE network to provide the care. A parent or legal guardian must participate in the consultation between the physician and a minor child.
Do MDLIVE doctors speak other languages besides English?
While some of the participating doctors do speak other languages, MDLIVE is currently only available in English and Spanish.

What do I need for MDLIVE videoconferencing?
To use videoconferencing you need:
• Windows®7, Vista, XP
• A Mac running OSX 10.6 (Snow Leopard) or superior
• Highspeed internet connection
• A webcam with at least 1.3 megapixels
• Microphone (most webcams already have a microphone built in)
After you set up an account, you will be able to use a simple online simulation to test your configuration and check if you are ready for a virtual consultation.

Can I take a picture of a rash or injury and send it to an MDLIVE doctor?
Yes, you can upload and share an image.

What is a secure email message?
Secure email messages are a way for MDLIVE doctors to communicate with patients. An email message is secure when it is encrypted before it is sent and is stored in a secure manner. Emails between you and MDLIVE doctors can contain personal health information which means they need to be stored securely, in accordance with HIPAA regulations. MDLIVE stores your emails securely so you can access them at any time.

Can my MDLIVE doctor order laboratory tests?
Your MDLIVE doctor might request tests to assist with your health care. Diagnostic tests help doctors detect diseases earlier, prescribe therapies and monitor results. Your MDLIVE doctor can electronically send orders for required laboratory tests to a LabCorp facility in your area. If there are no local LabCorp facilities, arrangements can be made for you to visit an alternative laboratory in your area.

MDLIVE doctors

Who are MDLIVE doctors?
All MDLIVE doctors are U.S. Board Certified physicians, able to treat a wide range of patients and conditions.

Are MDLIVE doctors part of a call center?
No. MDLIVE doctors are licensed professionals and among the finest practitioners in the health care field.

Do I consult with a real doctor located in the U.S.?
Yes. MDLIVE customers consult with actual U.S. Board Certified physicians, state-licensed family practitioners, pediatricians and emergency medicine doctors who reside in the United States. When you request a consultation, MDLIVE will connect you with a doctor licensed to practice in your state.

What are the doctors’ qualifications?
All MDLIVE doctors are Board Certified and licensed to practice medicine in your state. They are fully credentialed, on an annual basis, and have passed background checks using the National Practitioner Databank and the American Medical Association. MDLIVE doctors follow national standards of medical practice.

Will the doctor review my medical history before speaking with me?
Yes. You must provide your medical history to the doctor before the visit.

How do I find the right doctor for me or my family?
• Online: All MDLIVE doctors are listed online at www.mdlive.com/CLIENT__URL. First, you select the type of doctor you’re looking for and then click Search. A selection of doctors is displayed and you can choose to schedule an appointment or visit now. From the next screen, you describe the purpose for the appointment and choose whether you want an online video (if available) or a phone consultation.
• By phone: You can call MDLIVE’s Health Services Support Center at 888.726.3171. Courteous and knowledgeable representatives will talk you through each step of the process.
Can I be sure a doctor will be available even during nonstandard business hours?
MDLIVE doctors are available 24 hours a day, seven days a week, 365 days a year including holidays. MDLIVE’s software manages doctor availability, in response to demand. There are times when a patient may have the choice of several doctors, or only a few.

Can MDLIVE doctors write doctor’s excuses?
MDLIVE doctors won’t write notes for “leave or absence.”

Will the MDLIVE doctor send a treatment report to my regular doctor/primary care physician?
Yes, this can be done with your permission. The MDLIVE online website for employees and dependents (www.mdlive.com/CLIENT__URL) has a primary care physician tab that allows you to document your primary care doctor who, with your permission, will receive a record of every telehealth visit you have with MDLIVE.

Security and privacy

Is MDLIVE safe and private?
MDLIVE is safe and private. MDLIVE is compliant with HIPAA (Health Insurance Portability and Accountability Act) and will only share your information with your selected member physician and pharmacy.

Will I have a record of my MDLIVE visit?
Yes, MDLIVE maintains a complete record of your online visit, which is available to you for review, at your convenience. You can also share your visit record with anyone you wish, such as your primary care doctor.

Do doctors have access to my health information?
If you have provided your health history or other health information in the MDLIVE Vault, you can make this information available to the attending doctor. Having access to health information is important to doctors and helps them provide timely, informed care. When you allow your MDLIVE doctor to view your health information, he or she can provide more informed medical advice tailored to your specific health needs.

Where is the health information I enter into the MDLIVE website stored? Is it stored on MDLIVE’s secure site?
All information you enter is stored on MDLIVE’s secure website.

Is my electronic health record kept private?
Health records are kept totally private and we employ robust encryption methods to protect your personal information. You determine who can see the information in your record.

Can I get a copy of my medical records?
Your medical record is always available to print or download from your MDLIVE Vault. Simply log in to your account and select your past visits. We store the record as a PDF, so it’s easy to keep.

Prescriptions

Can I get a prescription from an MDLIVE doctor?
Yes. If the MDLIVE doctor believes medication is warranted, he or she can write a prescription for nonnarcotic medications, which can be sent electronically to your preferred pharmacy. If for any reason your pharmacy is unable to receive e-prescriptions, a traditional prescription can be faxed. The prescription is fully compliant and includes all required information.

Please note: Some state laws require that a doctor can only prescribe medication in certain situations and subject to certain limitations.

MDLIVE doctors will prescribe antibiotics in accordance with sound medical practice. As such, prescriptions will adhere to recommended dosage when issued. The MDLIVE doctors closely monitor prescription use through the patient’s EMR, and will refer a patient to their PCP if prescriptions are not having the desired effect or if the doctor believes in-person care is required.

IMPORTANT: MDLIVE doctors will not prescribe substances controlled by the DEA, including narcotics, pain medications and mood stabilizer, for nontherapeutic use, and/or those which may be harmful (potential for abuse or addiction).

Can I choose what pharmacy I use?
When you register for the MDLIVE program, you will have the opportunity to identify your preferred pharmacy.
Will anyone at my company know that I used MDLIVE and the reason for my use?

Just like any other health care service, unless you voluntarily tell someone at your place of work, no one will know any details about your use of the service. This is a confidential health care service subject to health care privacy laws. Your employer will only receive aggregate (total number) information about the use and satisfaction ratings of the program. No personally identifiable information will be provided to your employer.

Costs and payment

Are claims for visits with MDLIVE doctors covered at my in-network rate?

Yes. The claims will be processed by Cigna and you will receive an explanation of benefits (EOB), just as you do when other medical claims are processed.

How much will it cost to use the MDLIVE program?
The cost of the visit depends on your medical plan. Check your plan documents for information.

What forms of payment does MDLIVE accept?
MDLIVE currently accepts debit cards, HSA, FSA as well as Visa, MasterCard, American Express, Discover and PayPal. For coinsurance plans, MDLIVE would take credit card information, reserve it until the explanation of payment (EOP) confirms customer liability, and then process the proper amount due.

Can I pay for my MDLIVE visit with an HSA, HRA or FSA?

MDLIVE is a qualified expense for HSA, HRA or FSA accounts. You should consult with your employer or other advisor about possible HSA or FSA account reimbursement.

Will all registrations require a debit/credit card to be on file to cover the cost of the copay/coinsurance?
The payment information is gathered at point of consultation, and kept on file.

How do I pay for a prescription called in by MDLIVE?

When you go to your pharmacy of choice to pick up the prescription, you may use your health/prescription insurance card to help pay for the medication. You will be responsible for the deductible/coinsurance/copay based on the type of medication and your plan benefits.

If the doctor recommends that I see a specialist or primary care physician, do I still pay for the visit?

Yes. Like seeing any doctor, if you are referred to another doctor, the consultation fees still apply.

Am I charged if I miss a scheduled visit?

Appointments need to be canceled at least 12 hours before the time of your scheduled consultation to avoid being charged.

How can I get additional help if I have more questions about MDLIVE?

You may call MDLIVE at 888.726.3171 or visit www.mdlive.com/CLIENT__URL. You may also call the Cigna customer service number on the back of your Cigna ID card.