

# Jacobo Bazbaz: The Impact of Telemedicine and Wearable Technology on Health Insurance

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[Telemedicine](#) is a type of medical care in which a provider, usually a specialist, consults with a patient remotely over video or audio connection. It's made possible by technological advancements, such as the introduction of smartphones and computers. In the past few years, telemedicine has become more commonplace than ever thanks to new technologies. Nowadays, telemedicine no longer just involves specialists who meet with patients remotely but also includes health insurance companies

that provide remote access to different doctors and other healthcare professionals for patients. This blog post will explore the impact of telemedicine and wearable technology on health insurance coverage and costs. Telemedicine can be useful in remote situations where there is little access to healthcare services or when it's difficult for people to travel long distances for appointments. For example, it's common practice for an obstetrician to visit women during their pregnancy at home rather than making them travel long distances to see an obstetrician in person. However, it shouldn't be surprising that many companies are exploring how telemedicine can be used as part of their business model instead of just being helpful as an alternative care option.



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## What is Telemedicine?

Telemedicine is the use of technology to provide healthcare services. It's most commonly associated with physicians, but it can also be used by other healthcare professionals, such as nurses, psychologists, and social workers. In order for a person to use medical services through telemedicine, they need access to a computer or smartphone with internet service and software to connect them to a healthcare professional. Medical professionals can use telemedicine to remotely provide care to their patients. This includes consulting with patients, providing medical advice, and prescribing medications. For example, a doctor may consult with a patient who is experiencing severe depression to determine the best course of treatment, such as antidepressant medication. Alternatively, a doctor may consult with a patient who is experiencing a rare but severe infection to determine the best course of action, such as a complete blood transfusion.



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## Telehealth and Wearable Technology

Telehealth is the use of telecommunications to provide healthcare services. It's primarily used to refer to the use of telecommunications in healthcare, but it can also include the use of telecommunications for monitoring and care management. Telehealth can be provided using a variety of technologies, from video conferencing to telecommunications networks with broadband internet access. Wearable technology is the use of digital devices on clothing or accessories, such as Fitbit trackers, to provide health and fitness information, for example, by tracking steps taken and calories burned. Wearable technology can be used for a variety of purposes beyond health and fitness, including keeping track of critical information, such as how many steps a person has taken each day.



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## Will Wearable Tech Trigger Health Insurance Coverage for Telemedicine?

A lot of people associate wearable tech with health tracking, but it’s also expected that [wearables](#) will have the capability to connect with health services. For example, a wearable could notify a person’s smartphone that they’re running low on medicine or that they need to take a physical break. For now, there aren’t many wearables that have the type of connectivity required to trigger health insurance coverage. However, as the technology develops, it’s possible that this could become a reality. Not all

wearables are health tracking devices, though. Some fitness wearables have features, such as sleep tracking, that could trigger health insurance coverage. It’s difficult to say exactly how wearables will affect health insurance coverage, but it’s expected that wearable tech will play an important role in the future of healthcare.

## The Benefits of Telemedicine

Telemedicine provides remote access to healthcare services, which can be helpful in remote or geographically isolated situations. For example, people in remote areas may have difficulty accessing healthcare services because they live too far from a hospital or have other issues that make it difficult for them to travel. Telemedicine can provide an alternative to these people, allowing them to meet with a doctor remotely without having to travel. Telemedicine can also be beneficial for people who have limited mobility, such as people who are wheelchair-bound. Telemedicine provides an alternative to traveling long distances for appointments, which can be inconvenient for people who don’t have the ability to drive. Telemedicine can also be helpful for people who live in rural areas, where there may not be enough healthcare providers to meet the demand. "Because telemedicine allows people to see a doctor without having to travel to the nearest medical facility, it can help to reduce healthcare overcrowding in rural areas" points out the expert [Jacobo Bazbaz](#)

## The Challenges of Telemedicine in Health Insurance

There are a few challenges that come with using telemedicine in health insurance. For one, it can be challenging to secure a reliable connection between a remote office and a person’s home. For example, a person who lives in a remote area and has a poor internet connection may be unable to access healthcare services unless they use a mobile hotspot or rely on an internet connection at a library or community centre. In this situation, the person may be able to see a doctor remotely, but the office visit may not be covered by health insurance. Another potential challenge with using remote healthcare services is the cost of data. For example, a remote

doctor may want to pull up a patient's medical records, but this may be expensive as the doctor pays for high-speed internet in addition to the cost of the bandwidth for the remote connection. Other factors that could add to the cost of telemedicine include how far the office is from the remote patient and how often the remote office must travel to different locations to meet with patients.

#### Bottom line

Telemedicine is becoming more common thanks to the use of new technologies, such as wearable technology and high-speed internet. In order to use telemedicine, health insurance companies often require that patients have a high-speed internet connection and access to remote offices. However, there are several challenges that come with this type of access, such as the cost of high-speed internet, a reliable internet connection, and the distance between the remote office and the person's home.

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