

November 1, 2021

The Honorable Ron Wyden  
Chairman  
U.S. Senate Committee on Finance  
304 Dirksen Senate Office Building  
Washington, DC 20201

The Honorable Mike Crapo  
Ranking Member  
U.S. Senate Committee on Finance  
304 Dirksen Senate Office Building  
Washington, DC 20201

**Re: Evidence-based solutions and ideas to enhance behavioral health care**

Dear Chairman Wyden and Ranking Member Crapo:

On behalf of millions of Americans across the country who use Zocdoc, thank you for the opportunity to offer our ideas and insights on how to enhance behavioral health care in the United States. Since the onset of the COVID-19 pandemic, there has been a sharp and sustained increase in mental health demand across the country. To respond to the rapid uptick in demand, we built tools to help expand access to mental health care and partnered with a diverse set of organizations to grow access to supply.

Over the last 18 months, we have gathered distinctive insight into both in-person and telehealth trends based on millions of patient bookings across specialties. We are excited to share our mental health-related findings and recommendations with the Senate Finance Committee as you continue to assess the behavioral health care landscape.

**About Zocdoc**

[Zocdoc](#) was founded in 2007 with a mission to give power to the patient. In furtherance of this mission, we offer an online marketplace that enables millions of Americans each month to independently find in-network doctors across 250+ specialties and 11k+ insurance plans, see providers' real-time availability, and instantly book appointments online for in-person or telehealth visits. Our user-friendly service is free to consumers and available in all 50 states.

By building a true healthcare marketplace over the last 14 years, we are bringing choice, competition and transparency to the largest and most important consumer service in our country: healthcare. We make it easy for users to find and book in-network care, whether they choose to connect with their provider in-person or virtually. Users can intuitively research options based on what factors are most important to them (insurance, reviews,<sup>1</sup> location, availability, etc.), independently select the provider who best suits their needs, and instantly book appointments online.<sup>2</sup>

In addition to simplifying Americans' healthcare experience, Zocdoc also accelerates access to care. In 2017, the national wait time to see a family medicine physician was 29 days on average

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<sup>1</sup> Zocdoc, "[How Reviews Work on Zocdoc.](#)"

<sup>2</sup> Zocdoc, "[How Zocdoc Search Works.](#)"



when booked over the phone,<sup>3</sup> and such a figure has increased from 19.5 days in 2014.<sup>4</sup> By contrast, the typical appointment booked through Zocdoc takes place within 24-72 hours — an order of magnitude sooner. Reducing patient wait times improves mental health outcomes, as patients are treated sooner, avoiding further deterioration.<sup>5</sup>

Zocdoc dramatically expedites patients' access by uncovering the “hidden supply of care,” meaning the approximately 30% of appointments that become available last minute due to cancellations and rescheduled appointments.<sup>6</sup> Our online marketplace makes this hidden appointment inventory available in realtime to users who are actively seeking care.

Speed of access is critical in ensuring people who are motivated to get care do not “drop out” along the way: citing a recent study from the National Council for Behavioral Health (NCBH) and the Cohen Veterans Network, NCBH President and CEO Linda Rosenberg said, “For every one day of wait time, you lose 1 percent of the patients — so if you have a 21-day wait, 21 percent of the patients seeking care just will give up and not show up.”<sup>7</sup>

**Over the last year, Zocdoc has been able to offer more choice and better access to patients seeking mental health care.**

Mental health — via both destigmatization and growing demand — has been in the spotlight since the start of the pandemic. More than 40% of adults across the US reported symptoms of anxiety and depression in 2020.<sup>8</sup> Providers reported a 93% increase in patients seeking anxiety resources.<sup>9</sup> As the need for mental health care increases, the stigma and silence surrounding mental health is becoming less prominent, and more people are seeking mental health services than ever before.

Unfortunately, many people who need help have trouble finding it because of the often cumbersome and complex journey of finding a mental health provider. Such a process is a high consideration decision, and involves both an emotional and financial investment. Unlike most other specialties, mental health is one in which patients often pay directly for services. It is also important to patients that they find a mental health provider who feels like a “good fit.” According to the American Psychological Association Task Force on Evidence-Based Relationships and Responsiveness, “a number of relationship factors — such as agreeing on therapy goals, getting client feedback throughout the course of treatment and repairing ruptures — are at least

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<sup>3</sup> Merritt Hawkins. [Survey of Physician Appointment Wait Times](#), 2017.

<sup>4</sup> *Ibid.*

<sup>5</sup> Health Economics. [“The impact of waiting time on patient outcomes: Evidence from early intervention in psychosis services in England,”](#) July 2018.

<sup>6</sup> McKinsey & Company. [“Revisiting the access imperative,”](#) May 2018.

<sup>7</sup> Chicago Tribune. [“Mental health care appointments often come with a long wait. 3 ways to cope while help is delayed,”](#) October 25, 2018.

<sup>8</sup> Nature. [“COVID’s mental-health toll: how scientists are tracking a surge in depression,”](#) February 3, 2021.

<sup>9</sup> Mental Health America. [“The State of Mental Health In America,”](#) 2021.



as vital to a positive outcome as using the right treatment method.”<sup>10</sup> Because of this, patients tend to shop around, compare options, and take time to make an informed decision when searching for a mental health provider.

On the surface, finding a mental health provider may seem like it is akin to choosing any doctor — the type of specialist, insurance, and availability are key factors. However, as patients dig into their options, they often encounter unique questions and tradeoffs. With mental health care, patients have to navigate many types of specialists with differing capabilities and approaches. Psychologists, psychiatrists, therapists, counselors, social workers, and other mental and behavioral health providers each offer different care approaches and treatment types. Patients have to not only look for a provider that takes their insurance, but also understand what their out of network benefits are — what is required for a session to be covered, the frequency with which they may see a specialist, how that relates to their deductible, the overall fit of the relationship, and compare the benefits of going in-network versus paying their own way with an out of network provider.

This can make the current process of finding a mental health provider feel like a game of Chutes and Ladders — where at any point, you might have to start all over again, especially if you try to skip a step. That’s why the Zocdoc Marketplace makes it easy for health systems, large provider organizations, and individual practitioners to display their available appointments and relevant information so users can connect with a provider that may be right for them. By bringing efficiency to a historically fragmented care market, we are making it easier for people to find and book the care they need.

Since the onset of the pandemic, Zocdoc has dramatically expanded our network of mental health providers to offer patients more choice and better access to care in their time of need. In 2021 alone, notable mental health organizations such as [Choosing Therapy](#), [Grow Therapy](#), [Headway](#), and [Thriveworks](#) have all joined Zocdoc to reach new patients seeking care via our online marketplace. These new collaborations build on successful partnerships with enterprise and health system clients, which have added hundreds of providers across dozens of states resulting in increased availability. In total, the number of mental health providers on Zocdoc has grown by 130% year over year.<sup>11</sup>

As we all know, the pandemic was a watershed moment for telehealth. It has become easier than ever for people to connect with providers virtually. Some patients enjoy the ease of not having to commute to an appointment, and others have found time to have a virtual visit during their lunch hour. Importantly, in rural parts of the country, where provider shortages are more pronounced, virtual visits with mental health professionals can help tremendously.<sup>12</sup>

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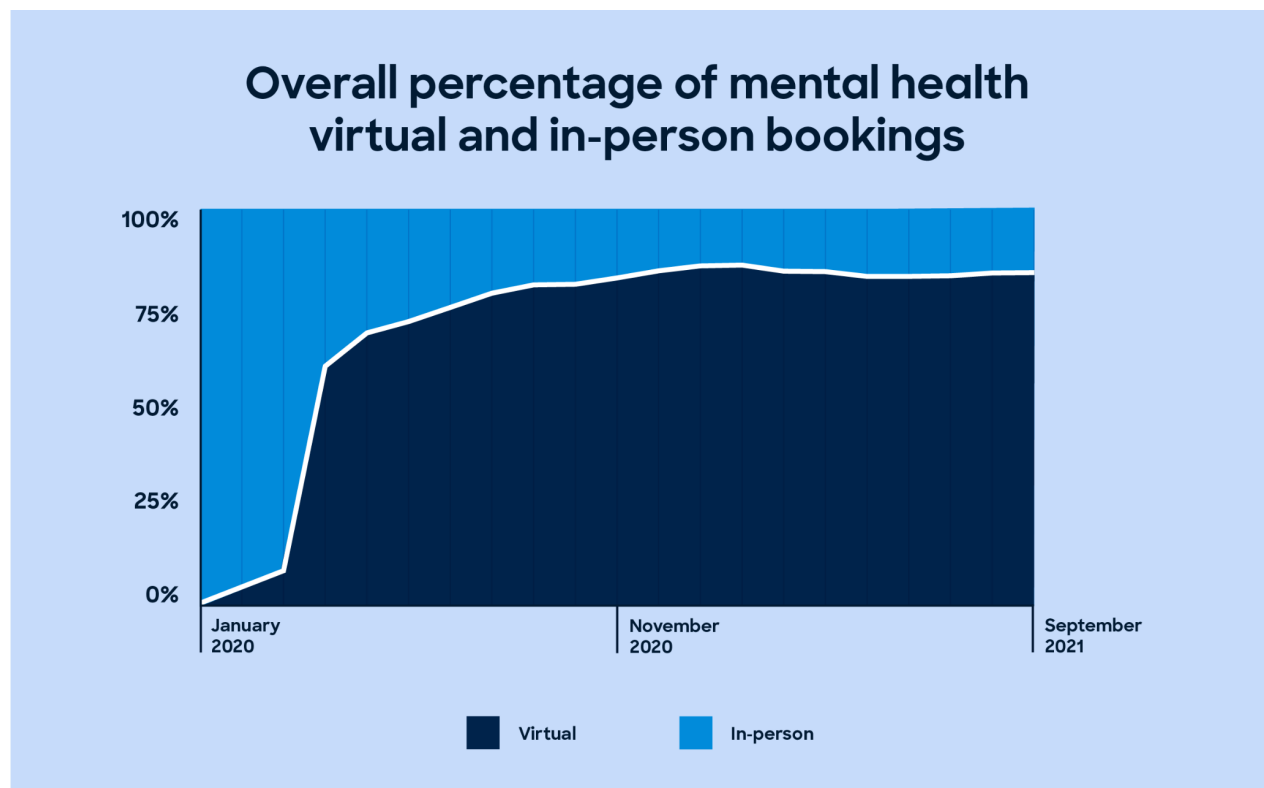
<sup>10</sup> American Psychological Association. “[Better relationships with patients lead to better outcomes](#),” November 1, 2019.

<sup>11</sup> July 2020 vs. July 2021

<sup>12</sup> Psychiatry Online. “[Disparities in Unmet Need for Mental Health Services in the United States, 1997–2010](#),” January 1, 2013.



While we believe [the future of healthcare is largely in person](#), mental health care is an outlier as it will likely remain predominantly virtual. Because Zocdoc users have the ability to choose whether they'd like to book in-person or virtual care, we have distinctive insights into shifting patient behaviors and trends. Prior to the pandemic, 99% of Zocdoc bookings were in-person. In May 2020, only 67% of total bookings on Zocdoc were for in-person appointments. More than one year later, that number is back up to 84%. However, mental health visits were an outlier as they have become *increasingly virtual*: they went from 26% in-person in May 2020, to just 14% in-person in September 2021.



In many ways, this makes intuitive sense. Certain kinds of medical care can only be provided in-person; there's no way to set a broken leg over Zoom, or give a virtual vaccine. But in-person visits are rising even where a remote appointment might suffice. This is evident across almost every specialty — including practice areas like dermatology, where nearly 40% of appointments were virtual in May 2020. While it is still possible to have a rash looked at remotely, 90% of patients are now choosing to receive care in-person. However, unlike physical exams, mental health visits are mainly conversation based, which lend themselves to be easily conducted virtually. Some people might enjoy the discretion, ease, or efficiency of talking to a therapist from the comfort of their own home. On the provider side, being able to see how a patient lives, and how that may change over time, can be an important factor to their diagnosis and detection of a deterioration. For example, they can assess if their home was usually well organized and



suddenly has become messy, and make an inference about what that means to their mental health.

As a nation, we have made strides in decreasing the stigma of seeking mental health care, and increasing the availability and accessibility of mental health providers — whether in-person or virtually. Now, we must take steps to ensure our nation's policies continue to preserve both the incentives for providers to offer their services, and for the patients to be able to access the important mental health care they need. Based on our data and analysis, here's what we need to continue to best serve patients, both in-person and virtually:

### **Ensuring Parity**

#### **1. Continued reimbursement parity for virtual mental health visits is essential to maintain supply.**

Without payment and coverage parity, telehealth inventory for mental and behavioral health care is likely to decrease, leaving patients and providers without a proven and preferred modality of care. According to our internal study of providers using telehealth, 89% say they would be likely or very likely to continue offering telehealth services post-pandemic, if reimbursements continue to match those for services rendered in-person.

#### **2. Cash paid for out of network virtual mental health visits should count towards a patient's deductible.**

Because so much of mental health care is delivered on a cash-pay basis, Congress should require payors to count those prices toward meeting a patient's deductible, regardless of in-network status. If a patient decides to go out of network based on the availability or fit of their chosen mental health provider, those costs should count towards their deductible, but this is not always the case today. Consumers will be motivated to shop for the best mental health care based on all of the factors at play, including price, quality, location, etc.

### **Expanding Telehealth**

#### **1. Eliminating prior relationship requirements improves patients' access to care.**

Prior relationship requirements have become obsolete. Overall, we are seeing that 17% of first time appointments with new providers are taking place via virtual visits. For mental health in particular, 77% of appointments with new providers are taking place virtually. Reimposing prior relationship requirements would lead to a dramatic limitation of patients' access to virtual care for this important specialty, likely leading to long wait times and poor access. Enabling a virtual first encounter with a new mental health provider eliminates this wait time and increases access to care.



**2. To ensure the most patient choice, telehealth coverage should be network-wide and platform agnostic.**

Patients should not be limited by their insurers' narrow networks to access an in-network virtual visit. Any provider that is considered in-network for an in-person visit should also be considered in-network for a virtual visit. We know that finding the right doctor is an individual choice. On Zocdoc, the average user looks at 22 provider profiles before ultimately booking an appointment. As with their in-person care, users want to choose their provider and schedule a visit that works best for them. On Zocdoc, users prefer a scheduled video visit with a provider they selected over waiting in a queue to see a randomly assigned provider "on-demand" at a rate of 10 to 1. Healthcare shouldn't work like the gig economy, and seeing a doctor shouldn't feel like being assigned a rideshare driver. Unnecessarily limiting choice by only covering telehealth visits on a narrow, on-demand platform is not in the best interest of patients.

Zocdoc shares the goal and vision of advancing a bipartisan legislative package that further increases access to mental and behavioral health care (for both in-person and virtual visits). Thank you again for the opportunity to provide comments on this important issue. We would be delighted to expand on our comments or provide any additional information that might be helpful.

Sincerely,

*Oliver Kharraz*

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Oliver Kharraz (Oct 29, 2021 13:19 EDT)

Oliver Kharraz, M.D.

Zocdoc founder and CEO