

MD Live
By EVERNORTH



PROVIDER-GUIDED, PATIENT FIRST:

The future of virtual care.





Virtual care has undergone a profound transformation over the past two decades. From its early days as a cost-saving alternative for urgent care to its pandemic-fueled expansion and current maturation, virtual care is entering a new era of personalization, integration, and action-driven outcomes.

This white paper explores the evolution of virtual care, including its persistent challenges and the resulting strategic imperatives for healthcare leaders. As we move into this new era of virtual care, success will depend on delivering connected, tech-enabled, provider-guided experiences.

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“There was a time when virtual care was niche. A ‘nice to have.’ Now, it’s a key component in how we drive down overall costs and enhance access. To truly elevate healthcare, we must focus on addressing the right challenges and leveraging the full potential of virtual care.”

- Rachel French,
Chief Strategy and
Partnerships Officer at
MD Live by Evernorth

A brief history of virtual care.

It's been more than two decades since virtual care entered the healthcare landscape. What began as a niche offering has transformed into a multi-channel delivery system of audio and video calls, and even questionnaire-based asynchronous care.



The first era: 2002-2020

Standalone virtual care and urgent care. Responsible for getting virtual care on the radar.



The second era: 2020-2022

Pandemic-driven explosion in virtual care. Virtual care becomes widely adopted and thousands of solutions enter the market.



The third era: Present day

Post-pandemic stabilization and maturation of the market. Virtual care as a strategic must-have—not a nice-to-have.



The fourth era: The future

Further maturation of the market and technological advances. Expect a focus on personalized care journeys.

First era: 2002-2020

The first era of virtual care was defined by standalone telehealth services, primarily focused on urgent care.

Urgent care was a natural entry point for virtual care. It addressed a widespread healthcare pain point: patients seeking immediate attention for non-emergency conditions were often funneled into high-cost emergency departments or urgent care centers.

Virtual urgent care offered an efficient, lower-cost option to treat common issues like colds, rashes, minor infections, and flu symptoms.

Technological advancements accelerated this evolution. Significant developments in digital infrastructure in the early 2000s led to the widespread adoption of consumer technologies. Enhanced broadband internet, smartphones, and video conferencing solutions created an environment where real-time remote medical consultations were practical and widely accessible.

The rationale behind launching virtual care through urgent care services was clear: to reduce unnecessary emergency room visits and lower healthcare costs.

But, despite the benefits, adoption was initially limited. Both providers and patients were unaccustomed to this new mode of healthcare delivery and skeptical of the quality of care it could deliver.

In 2019, only 11% of Americans had used telehealth before. A year later, at the height of the pandemic, that number jumped to 46%.¹

Second era: 2020-2022

The second era of virtual care saw explosive growth in use and capabilities, driven largely by necessity from the pandemic. This period marked a pivotal shift in how care was delivered, as virtual care rapidly expanded almost overnight to meet the urgent need for greater access through new care modalities.

This rapid adoption triggered a boom in digital care options. Many digital solutions entered the market at an unprecedented rate, with 250 added each day in 2020.² This sudden rise in solutions led to choice fatigue—overwhelming health plans and employers with options and burdening patients with increasingly complex care journeys.

The growth of digital health solutions made way for specialized, non-urgent care virtual offerings. Behavioral health services made up many of those offerings, as demand for therapy soared during the pandemic.

For many, virtual behavioral healthcare emerged as an essential lifeline.

This turning point solidified virtual care as a standard in health care delivery. What began as a temporary solution for urgent care evolved into a trusted modality for ongoing care, especially in behavioral health, where privacy, convenience, and provider flexibility matter deeply to patients.

This era also led to a larger discovery for healthcare as a whole: Access isn't just availability of care, but transparency, coordination, and flexibility of the care offered. The abundance of solutions didn't result in more use of virtual care; it simply meant there were more care options.

As a result of these changes, patient expectations evolved. They were no longer asking "Can I get care?" Instead, they asked, "Will this work for me and fit my life?"

Telehealth offered by mental health facilities more than doubled from 2019 to 2022.³

Third era: Present day

The present era, in contrast to the growth of the early 2020s, has been characterized primarily by market correction and industry maturation. With consolidation and stabilization, digital solutions and telehealth providers focus on providing integrated care centered on quality and accessibility.

Despite headlines declaring virtual care “dead,” utilization has remained strong in many areas.⁴ And new trends emerged:

- 1. **Normalization:** Virtual care didn’t disappear—it found its footing. Demand for behavioral health remains strong, with 58% of mental health visits conducted virtually in 2023.⁵
- 2. **Consumer expectations shifted:** Patients no longer just consider virtual care—they expect it. And more are willing to use it than ever before: 94% of patients are willing to use virtual care again, up from 80% in 2020.⁶ And demands for convenience and ease of access only continue to grow.
- 3. **DTC models gained ground:** Direct-to-consumer platforms flourished by offering convenience, transparency, and greater access to lifestyle-focused care, like sexual health and weight loss. In 2024, DTC market shares increased 25% while other areas of healthcare struggled.⁷
- 4. **Quality concerns emerged:** As new entrants flooded the market, not all maintained rigorous clinical standards. According to recent research by MD Live by Evernorth, the percentage of people who believed virtual care was lower quality than in-person care rose from 12% in 2023 to 19% in 2024.⁸

This era taught us that while virtual care is now standard in care delivery, it cannot reach its full potential in isolation; it must fit within a broader care continuum that prioritizes quality, coordination, and the full spectrum of patient needs.

Fourth era: The future

Today’s consumers expect more. They want personalized, tech-enabled, low-friction care. Gen Z and Millennials are driving the adoption of on-demand asynchronous care, while AI and digital coaching are reshaping what patient engagement can look like.

The future belongs to those who can deliver whole-person care that’s proactive, connected, and frictionless.

So, how do we get there?



Learning from past trends to innovate the future.

We view the fourth era as an exciting opportunity for virtual care to improve healthcare. But this can only happen if we learn from the past.

Cost efficiency isn't enough.

The first era of virtual care emerged to meet rising urgent care needs.

The adoption of telehealth started slowly. Its early impact was noticeable but far from substantial: only 11% of Americans used telehealth in 2019.⁹ Nevertheless, these initial steps laid the groundwork for the following virtual care surge.

This period also taught us that cost savings alone aren't enough. While telehealth offered a more cost-effective alternative for many seeking urgent care, adoption was low. As recent years have illustrated, trust, integration, and relevance are key factors in driving adoption.

Key learning:

Cost savings are only one part of increasing virtual care utilization. Members need a solution they can trust and integrate with their existing care preferences, meeting them where they are on their care journey.

Access isn't limited to urgent care.

The second era of virtual care proved its ability to expand urgent care access dramatically, especially in rural areas where care deserts are common. But in recent years we've seen an influx of solutions focused on men's and women's health, behavioral health, chronic conditions, and lifestyle care.

An MD Live study found 59% of users agree that telehealth is effective for specialty and chronic care.¹⁰

Partnering with a virtual care provider who can offer specialized services will future-proof your organization and provide the type of care people are looking for right now.

Key learning:

Virtual care has moved well beyond its urgent care beginnings. Its true value comes from its capacity to provide ongoing, high-quality support for diverse health needs, including specialty, chronic, and preventive care to help build a health ecosystem that's more integrated, connected, and responsive to patient needs.

Consumers are taking control of their healthcare journey.

A decisive shift in consumer expectations is reshaping the healthcare landscape. No longer content to passively participate, today's healthcare consumers proactively seek and demand greater autonomy, convenience, and choice. For example, today's virtual care platforms often mirror the on-demand approach pioneered by media streaming services.

This consumer-led transformation is evident in the widespread adoption of telehealth, virtual care platforms, and direct-to-consumer solutions.

The imperative is clear for leading organizations: deliver highly personalized and integrated virtual care experiences.

Just as media companies developed tailored content and seamless access to drive loyalty, healthcare providers must now empower members with customizable interactions. This development means delivering personalized communications, intelligent appointment scheduling, and care pathways that adapt to individual preferences and clinical needs.

Key learning:

Recent data shows **59% of telehealth users** recognize its efficacy in specialty and chronic care.¹¹ This confirms virtual care is no longer just an alternative for urgent needs, but a critical solution for ongoing and complex health management.

Quality is always key.

Quality is not simply a checkbox. It's the foundation upon which trust, outcomes, and the long-term success of virtual care are built. As we accelerate into the next era of digital healthcare, executives must recognize quality is not static—it demands strategic oversight. No matter how convenient or accessible virtual platforms become, compromising on quality is not an option for organizations committed to market leadership and stakeholder value.

“Quality is table stakes, but moving into the fourth era, we’ll think of it differently. Not just in terms of safety guidelines and individuals. But moreover, how do we improve outcomes overall for all populations we serve?”

– Rachel French, Chief Strategy and Partnerships Officer at MD Live by Evernorth

Key learning:

Delivering world-class virtual care means setting new benchmarks for quality. Quality isn't measured only by isolated patient encounters, but also by holistic population health outcomes. Leaders who invest in robust quality frameworks, rigorous data analytics, and cross-functional accountability will drive sustained member trust, operational excellence, and competitive differentiation in an increasingly dynamic healthcare landscape.

Thriving in the next era of care delivery.

Fundamental challenges, like rising health care costs, persist. But with the evolution of virtual care, we can combat these challenges.

- + **Managing cost of care:** Healthcare is increasingly complex and costly. With rapid advancements in AI, we can streamline behind-the-scenes workflows. At MD Live, we're already using an ethics-based approach, wielding AI to streamline clinical quality chart reviews.
- + **Reducing outcome fragmentation:** All these virtual solutions can create gaps in care and fragment outcomes. The winners in the next era are those who partner with virtual care solutions that integrate into existing care journeys and enable easy sharing of patient data across platforms.
- + **Overcoming access challenges:** Despite virtual care, access is still a challenge. Overcoming this requires virtual solutions that enable quick, easy, asynchronous care. Health plans and employers must help drive awareness, alerting their members to the asynchronous options available.
- + **Improving healthcare navigation:** Overwhelming virtual care options can leave healthcare navigation a nightmare for patients. Virtual care solutions and providers should embrace triage, guiding patients toward the next step on their journey.

“Provider shortages are a part of access, but the bigger question is, ‘How do we meet consumers where they are?’ Instead of framing it as, ‘They have all these benefits. Why didn't they use them?’ We need to ask, ‘You have these benefits. How can we enable people to use them, take action, and improve overall outcomes?’”

– Rachel French, Chief Strategy and Partnerships Officer at MD Live by Evernorth

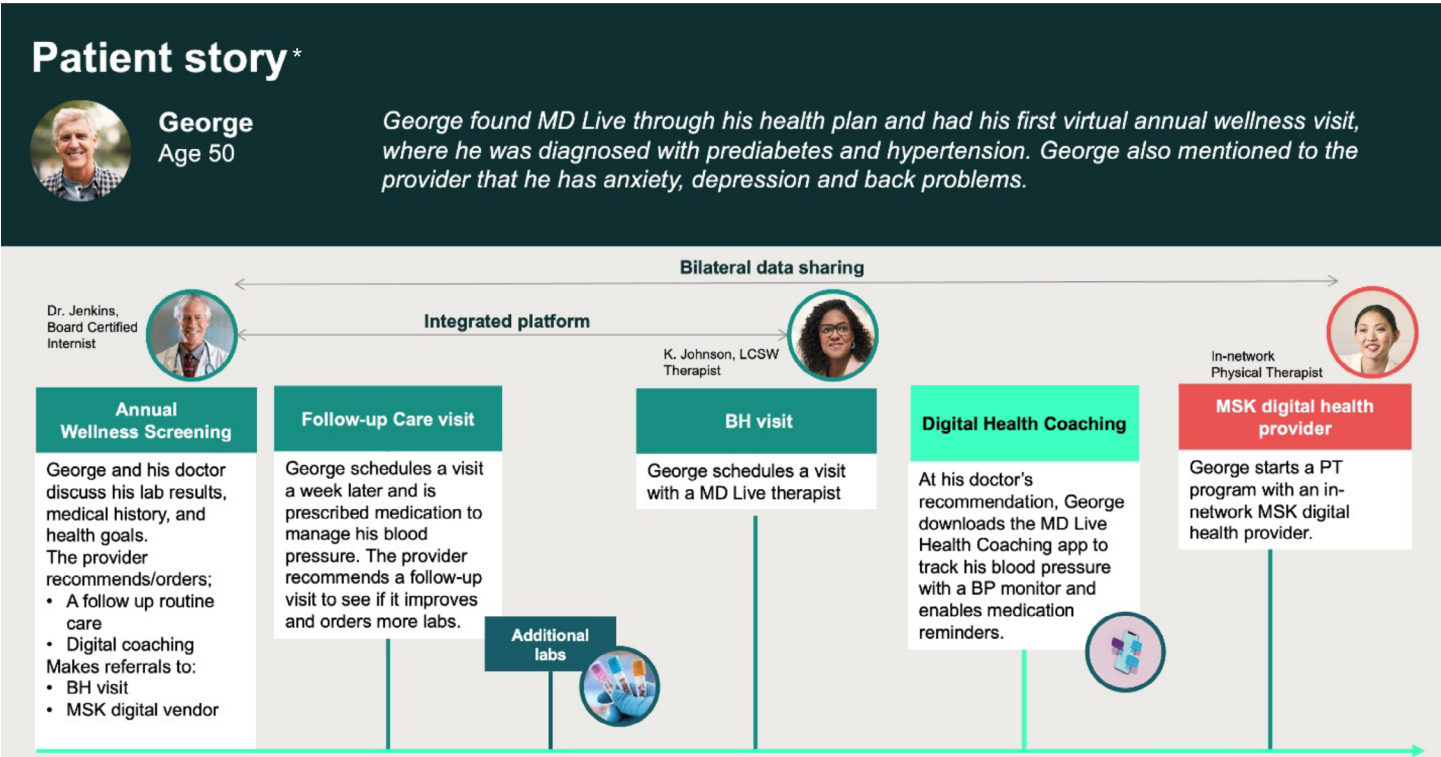


What’s next?

Rising costs, fragmented outcomes, access challenges, and confusing navigation. What’s the next natural step in the wake of these challenges, technological advances, and evolutionary leaps in virtual care?

Truly provider-guided care.

To better illustrate this, let’s see what provider-guided care looks like in action.



*Note: The above is a hypothetical patient journey.

George, a 50-year-old patient, begins his journey with a virtual wellness visit. He’s diagnosed with prediabetes and hypertension and shares concerns about anxiety and back pain.

Through the MD Live connected platform:

- + He’s referred to a behavioral health therapist and a digital MSK provider.
- + He receives tailored coaching, medication reminders, and follow-up labs.
- + His care team shares data bi-directionally, ensuring continuity and coordination.

With provider-guided care, we empower every member to take the next best step in their care journey—whether it’s virtual or in-person.



MD Live: A solution for the modern era and beyond.

With virtual care maturing and becoming a household practice around the globe, the focus now is on improving access and care delivery. And this requires the right solution.

MD Live started in the first era and evolved over the years. Today, we're a trusted solution for the modern healthcare landscape and the future beyond it.

We offer digital solutions that expand access, including asynchronous care, and support more specialized areas like behavioral health and weight management. With provider-guided care, we help members find their next step and help them take it.

Partner with MD Live and help your members:

- + Find covered care and in-network benefits with ease.
- + Access 2000+ board-certified physicians with an average of 10+ years' experience, specially trained to deliver care virtually.
- + Experience clinician-led navigation and internal referrals that keep the loop closed, not fragmented.
- + Receive care in less than 10 minutes with E-Treatment, our asynchronous care modality.^{12,13}

Virtual care is here to stay. But for it to thrive, it must evolve. Tomorrow's winners will be those who deliver on convenience, cost, and access—while connecting the dots across the entire care journey. Technology is the enabler. Trust is the differentiator. And whole-person care is the destination.



Contact MD Live to see how we can help you arrive at the fourth era of virtual care.

[Request your demo](#)

¹<https://www.ama-assn.org/practice-management/digital-health/after-covid-19-250-billion-care-could-shift-telehealth>

²<https://www.mobihealthnews.com/news/digital-health-apps-balloon-more-350000-available-market-according-iqvia-report>

³<https://jamanetwork.com/journals/jamanetworkopen/fullarticle/2805968>

⁴<https://www.forbes.com/councils/forbestechcouncil/2021/04/27/virtual-care-is-dead-long-live-virtual-care/>

⁵<https://civhc.org/2025/02/11/new-telehealth-analysis-shows-sustained-demand-for-mental-and-behavioral-health-services/>

⁶<https://www.deloitte.com/us/en/insights/industry/health-care/virtual-health-consumer-demand-and-availability.html>

⁷<https://www.bvp.com/atlas/state-of-health-tech-2024>

⁸MD Live: 2024 Virtual Care Attitudes and Usage Study.

⁹<https://www.ama-assn.org/practice-management/digital-health/after-covid-19-250-billion-care-could-shift-telehealth>

¹⁰2025 MD Live Consumer Segmentation Study.

¹¹2025 MD Live Consumer Segmentation Study.

¹²Not all plans include MD Live E-Treatment. Please check your plan for coverage. MDLIVE E-Treatment is not available in Kansas, Mississippi, New Mexico, and West Virginia.

¹³If your MDLIVE doctor believes your condition requires a higher level of care, you will receive instructions to have a phone or video consultation or be directed to in-person care.