

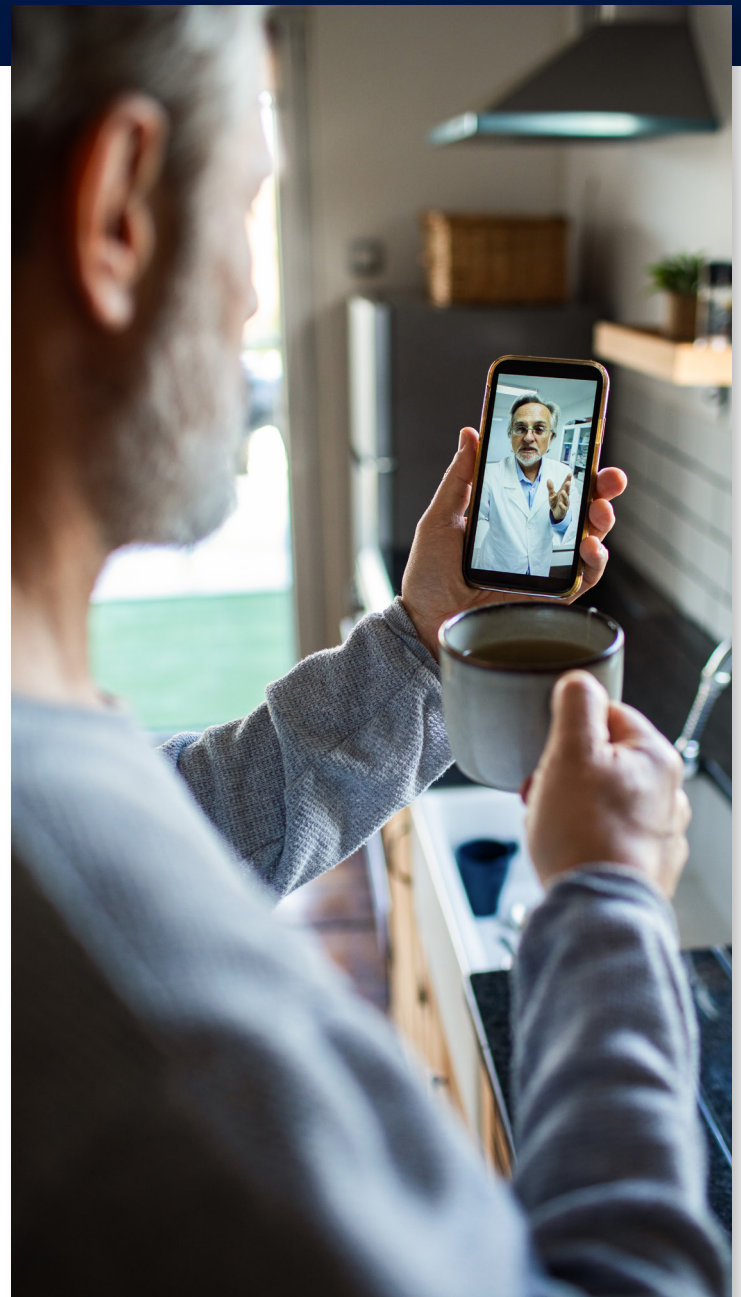
**EMPLOYEE BENEFITS**

# The New Era of Coordinated Virtual Care: From Point Solutions to Integrated Ecosystems

By Dannielle Sherrets, Director, Innovation Hub and Senior Consultant, Population Health and Well-Being;  
Louise Short, MD, MSc, FACOEM, Chief Medical Officer, Employee Benefits

For nearly a decade, the proliferation of siloed and condition-focused healthcare “point solutions,” such as telehealth, virtual chronic condition management, remote monitoring and growing Electronic Health Record (EHR) interoperability, appeared as a series of iterative and disconnected innovations. However, taken as a whole, these once incremental advancements have consolidated into a more fundamental shift in how care is delivered: a shift toward truly coordinated, virtual-first (and increasingly, virtual-only) care ecosystems that can encompass both urgent, primary and specialty care.

Healthcare is not the first industry to undergo this kind of transformation — nor is it the first time healthcare itself has evolved. In the 1990s, single-condition disease management programs gave way to more holistic care management models designed to coordinate access, navigation, and steerage to high-quality providers. Today, we are witnessing a tech-enabled iteration of that shift. Just as consumers have moved beyond malls and banks to manage daily tasks digitally, the entry point for healthcare is no longer limited to traditional brick-and-mortar clinics. Instead, there is a growing evolution toward systems that offer — and increasingly encourage — anytime, anywhere access through a digital front door.



## A New Care Model Emerges

Today's virtual-first innovations have reshaped the care experience in ways that not only emphasize, but go beyond, convenience. Today:

- **Access is no longer restricted by geography**
  - » Patients can engage care teams anytime, anywhere
- **Entire care episodes can occur virtually**
  - » Patients' need to leave their home or workplace is reduced due to coordinated networks of virtually available primary and specialty care providers
- **Preventive care is now mobile-enabled**
  - » Offering self-screening options for skin cancer, blood pressure and vision, as well as digital mental health assessments
- **Specialty and maintenance medications can be delivered to the home**
  - » Supported by digital tools for adherence tracking and virtual pharmacist consults
- **In-home care is expanding to include services like infusion therapy**
  - » Allowing patients to receive IV medications, biologics and hydration therapy in the comfort of their homes and often supported by remote monitoring and visiting nurses for safety and adherence purposes



## What This Shift Means for Employers

Employers have shouldered the burden of a fragmented vendor ecosystem — multiple point solutions, inconsistent engagement, and siloed data. Integrated virtual ecosystems are replacing that complexity with more streamlined, clinically connected models of care.

### EXAMPLE 1

#### Teladoc Health's Integrated Care Model

brings primary care, chronic care, and behavioral health into a unified clinical infrastructure supported by shared EHR data

### EXAMPLE 2

#### One Medical's collaboration with Reperio

enables at-home biometric screenings, including bloodwork, with seamless virtual provider follow-up

### EXAMPLE 3

#### Virtual first plan designs

*(such as Firefly Health)*

elevate virtual primary care as the system's true "front door," by structuring the plan design around a virtual care team and first-dollar coverage

With 44% of employers planning to introduce virtual primary care in the next 12 months, virtual-first care is quickly shifting from innovation to expectation.<sup>1</sup> As these and other models evolve, employers can anticipate broader, more integrated ecosystems entering the market. However, virtual care, while powerful, has clear limits. For example, it cannot replace the hands-on physical examinations or certain diagnostic tests (like X-rays or MRIs) that are only possible in person. Because of this, the ability to seamlessly connect virtual and in-person care is essential. Fortunately, rising EHR adoption by digital health innovations, coupled with growing EHR interoperability through Health Information Exchanges (HIEs) are closing these gaps—bringing us closer to a future where hybrid care is both coordinated and expected.

## A Strategic Inflection Point for Employers

The healthcare system's digital evolution has progressed from incremental enhancements to a meaningful structural shift. The rise of virtual first ecosystems is redefining how care is accessed, coordinated, and financed. For employers, the opportunity is no longer about adopting new tools—it is about leveraging and communicating a redesigned infrastructure that enables easier access to care. Evidence on virtual care suggests comparable quality to in-person care, alongside improved patient satisfaction and access<sup>2,3,4</sup>; however, the impact on the total cost of care of virtual-first ecosystems will hinge on disciplined utilization management and accountability for downstream outcomes.<sup>5,6</sup>

<sup>1</sup> *Brown & Brown Employer Health and Benefits Strategy Survey, 2026.*

<sup>2</sup> *Baughman DJ, et al. JAMA Network Open. 2022.*

<sup>3</sup> *Agarwal P, et al. Journal of Medical Internet Research. 2025.*

<sup>4</sup> *Madhusudhan DK, et al. Telemedicine and e Health. 2021.*

<sup>5</sup> *Basu S, et al. JAMA Network Open. 2020.*

<sup>6</sup> *Demaerschalk BM, et al. Mayo Clinic Proceedings: Innovations, Quality & Outcomes. 2023.*



## About the Authors



**Dannielle Sherrets**, *Director, Innovation Hub and Senior Consultant, Population Health & Well-Being*

Dannielle Sherrets serves as the Director of Brown & Brown's Innovation Hub as well as a Regional Population Health & Well-Being Senior Consultant for the Mid-Atlantic area. She brings more than 18 years of experience working with employers on issues related to employee health and wellbeing. Prior to joining Brown & Brown, Dannielle spent much of her career at the Business Group on Health, leading their Institute on Innovation in Workforce Well-being and Health Innovation Forum. Dannielle holds a Bachelor of Arts degree in Biology from the College of Charleston and a Master of Public Health (MPH) from The George Washington University.



**Louise Short, MD, MSc, FACOEM**, *Chief Medical Officer, Employee Benefits*

Dr. Short is the Chief Medical Officer, Employee Benefits for Brown & Brown. She is passionate about improving health outcomes, medical costs, the member experience, engagement and productivity. Her background includes 30 years providing clinical leadership and innovation in designing, implementing and measuring population health programs and strategies for employers, vendors and carriers. Dr. Short has also worked as a medical epidemiologist at the Centers for Disease Control and Prevention. She earned her undergraduate degree at Harvard, her MD from Tufts University School of Medicine, did her internal medicine residency at Yale-New Haven Hospital and trained in occupational and preventive medicine at Mt. Sinai School of Medicine in New York City, where she also received a master's degree in Community Medicine.



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