



When care access fits the workday.

How MD Live by Evernorth helped Teachers Health Trust improve access and meet population health needs.



The challenge:

Teachers Health Trust serves a population with distinct access needs. Educators often have demanding schedules and limited flexibility to step away during the school day, which makes traditional care models difficult to navigate. For a plan built “for teachers, by teachers,” access isn’t just about availability; instead, it needs to fit the reality of how members work and live.

At the same time, THT has long prioritized member experience, continuity of care, and strong, engaged partnerships. Any solution they pursued needed to support connected care across services, integrate into a broader benefits strategy, and deliver a consistent experience members could rely on over time.

The need:

Teachers Health Trust needed a virtual care partner that enabled educators to access care outside of school hours—all while supporting continuity across services and integration into a broader care strategy. Removing financial and administrative friction was just as critical for the plan, making early access the easiest option, not the most expensive one.

The solution:

Teachers Health Trust partnered with MD Live by Evernorth as a long-term, operationally engaged virtual care partner aligned with how educators seek care. What began with virtual urgent care in 2019 expanded over time to include behavioral health, dermatology, and virtual primary care, allowing members to build ongoing relationships with providers and coordinate care across settings.

Plan design reinforced adoption by offering a \$0 copay for virtual care and positioning virtual care as a first-line access option. Even as in-person care became widely available again, utilization continued to grow, reflecting sustained trust and consistent value for educators who rely on after-hours and asynchronous access.

Together, the results reflected a benefits strategy grounded in a single principle: when access fits how people work and live, care is sought earlier, more consistently, and at lower cost.

Measurable impact:

45.9%

urgent care utilization in 2025¹

20.6%

behavioral health utilization in 2025²

81%

of behavioral health patients completed two or more visits³

\$11.2M

in total cost savings from 2019 to 2025⁴

86 NPS

in 2025⁵



“What made the difference for us was an engaged partnership, one that stayed present and responsive even when things weren’t simple.”

— Andrew Helm, Chief Financial Officer, Teachers Health Trust



engage@MDLive.com | MDLive.com 

1 MD Live Internal Data, Jan 2025–Dec 2025 | 2 MD Live Internal Data: 2MD Live Internal Data, Jan 2025–Dec 2025 | 3 MD Live Internal Data Jan 2025–Dec 2025 | 4 MD Live Internal Data, 2019–2025 | 5 MD Live Internal Data, Jan 2025–Dec 2025

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