THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 706

Session of 2015

INTRODUCED BY COHEN, V. BROWN, KIRKLAND, READSHAW, THOMAS AND TRUITT, MARCH 4, 2015

REFERRED TO COMMITTEE ON INSURANCE, MARCH 4, 2015

AN ACT

Amending Title 40 (Insurance) of the Pennsylvania Consolidated Statutes, providing for telehealth. 3 The General Assembly of the Commonwealth of Pennsylvania 4 hereby enacts as follows: 5 Section 1. Title 40 of the Pennsylvania Consolidated 6 Statutes is amended by adding a part to read: 7 PART IV 8 HEALTH CARE COVERAGE 9 Chapter 10 71. Telehealth 11 CHAPTER 71 12 TELEHEALTH 13 Sec. 7101. Definitions. 14 15 7102. Provision of coverage. 7103. Applicability. 16 § 7101. Definitions. 17

The following words and phrases when used in this chapter

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- 1 shall have the meanings given to them in this section unless the
- 2 <u>context clearly indicates otherwise:</u>
- 3 "Health care professional." An individual who is licensed,
- 4 <u>certified or otherwise regulated to provide health care services</u>
- 5 under the laws of this Commonwealth.
- 6 <u>"Health care services."</u> Services for the diagnosis,
- 7 prevention, treatment, cure or relief of a health condition,
- 8 <u>injury</u>, <u>disease or illness</u>.
- 9 <u>"Health insurance policy." As follows:</u>
- 10 (1) An individual or group health insurance policy,
- 11 <u>contract or plan that provides medical or health care</u>
- 12 <u>coverage by a health care facility or licensed health care</u>
- 13 <u>provider that is offered by or is governed under any of the</u>
- 14 <u>following:</u>
- 15 (i) The act of May 17, 1921 (P.L.682, No.284), known
- 16 <u>as The Insurance Company Law of 1921.</u>
- 17 (ii) The act of December 29, 1972 (P.L.1701,
- No.364), known as the Health Maintenance Organization
- 19 Act.
- 20 (iii) Chapter 61 (relating to hospital plan
- 21 corporations).
- 22 (iv) Chapter 63 (relating to professional health
- services plan corporations).
- 24 (2) The term does not include accident only, fixed
- indemnity, limited benefit, credit, dental, vision, specified
- disease, Medicare supplement, Civilian Health and Medical
- 27 Program of the Uniformed Services (CHAMPUS) supplement, long-
- term care or disability income, workers' compensation or
- 29 automobile medical payment insurance.
- 30 "Telehealth." The remote interaction between a health care

- 1 professional and a patient through the use of any of the
- 2 <u>following:</u>
- 3 (1) A video camera transmission.
- 4 (2) A computer video transmission.
- 5 (3) An electronic health monitoring device.
- 6 (4) Another telecommunications device that delivers
- 7 <u>health information concerning a patient to a health care</u>
- 8 professional.
- 9 § 7102. Provision of coverage.
- 10 An insurer that issues, delivers, executes or renews a health
- 11 <u>insurance policy in this Commonwealth shall provide coverage for</u>
- 12 <u>telehealth under the following conditions, as determined by the</u>
- 13 patient's health care professional:
- 14 <u>(1) The use of telehealth is appropriate for the</u>
- 15 patient.
- 16 (2) The health care professional is able to maintain
- 17 proper direct examination of the patient or direct
- examination of the patient is not necessary.
- 19 (3) The use of telehealth is expected to result in lower
- 20 health care costs than if it were not used.
- 21 § 7103. Applicability.
- 22 This chapter applies as follows:
- 23 (1) If a rate or form is required to be filed with the
- Federal Government or the department, this chapter applies to
- 25 <u>a health insurance policy for which the rate or form is first</u>
- 26 filed on or after the effective date of this chapter.
- 27 (2) If a rate or form is not required to be filed with
- the Federal Government or the department, this chapter
- 29 applies to a health insurance policy issued or renewed on or
- 30 after 180 days after the effective date of this chapter.

1 Section 2. This act shall take effect in 60 days.