



HOUSE COMMITTEE ON APPROPRIATIONS

FISCAL NOTE

HOUSE BILL NO. 1512

PRINTER'S NO. 2883

PRIME SPONSOR: Sappey

COST / (SAVINGS)

FUND	FY 2023/24	FY 2024/25
Insurance Regulation and Oversight Fund	\$0	\$0

SUMMARY:

House Bill 1512, Printer's Number 2883 establishes requirements for the coverage by health insurance companies of health care services provided through telemedicine.

ANALYSIS:

This legislation amends Title 40 (Insurance) of the Pennsylvania Consolidated Statutes by adding Chapter 47 (Telemedicine) to prevent health insurance companies from refusing to pay or reimburse participating health care providers or a covered person from receiving covered health care services through telemedicine. In addition, health insurance companies cannot offer, issue, deliver, execute, or renew, a policy that refuses to pay for health care services received through telemedicine. All health care services provided through telemedicine will meet the standard of care that would apply if the individual would have received the service in-person.

The Department of Insurance may promulgate regulations to implement these requirements. These requirements will apply to health insurance policies 180 days after the effective date of this legislation for health insurance policies that are required to file rates and forms with the federal government or the Department of Insurance. For health insurance policies that do not have to file rates and forms, these requirements will apply to new or renewed policies issued 180 days after the effective date of this legislation.

This legislation will take effect in 60 days.

FISCAL IMPACT:

The Department of Insurance oversees the health insurance companies' compliance with requirements included in Title 40. Based on the requirements in this legislation, the department does not currently anticipate any increase in administrative costs, which are funded through an appropriation from the Insurance Regulation and Oversight Fund. As the department does not expect there to be increased administrative costs, there is no fiscal impact to the commonwealth.

PREPARED BY: Mara Perez, Senior Budget Analyst
House Appropriations Committee (D)

DATE: April 10, 2024

Estimates are calculated using the best information available. Actual costs and revenue impact incurred may vary from estimates.