## THE GENERAL ASSEMBLY OF PENNSYLVANIA

## SENATE BILL

No. 499

Session of 1997

INTRODUCED BY O'PAKE, AFFLERBACH, HUGHES, TARTAGLIONE, WILLIAMS, HART, COSTA, SCHWARTZ, MUSTO, STOUT, MELLOW, STAPLETON AND BELAN, FEBRUARY 13, 1997

REFERRED TO BANKING AND INSURANCE, FEBRUARY 13, 1997

## AN ACT

- 1 Requiring home health care reimbursement options for purchasers
  2 of insurance.
- 3 The General Assembly of the Commonwealth of Pennsylvania
- 4 hereby enacts as follows:
- 5 Section 1. Short title.
- 6 This act shall be known and may be cited as the Home Health
- 7 Care Reimbursement Act.
- 8 Section 2. Definitions.
- 9 The following words and phrases when used in this act shall
- 10 have the meanings given to them in this section unless the
- 11 context clearly indicates otherwise:
- 12 "Home health care." A medically necessary program to reduce
- 13 the length of a hospital stay or to delay or eliminate an
- 14 otherwise medically necessary hospital admission.
- 15 "Home health care plan of treatment." A written plan of
- 16 care, established and periodically reviewed by a physician, that
- 17 prescribes medically necessary home health care services for

- 1 treatment of illness or injury.
- "Home health care services." Nursing care; physical,
- 3 occupational and speech therapies; social worker and home health
- 4 aide services provided by a Medicare-certified home health
- 5 agency.
- 6 Section 3. Home health care reimbursement.
- 7 All health insurance policies providing for reimbursement for
- 8 medically necessary services shall also offer optional health
- 9 insurance benefits payable with respect to home health care in
- 10 accordance with a home health care plan of treatment.
- 11 Section 4. Applicability.
- 12 (a) General rule. -- This act shall apply to every group or
- 13 individual policy or contract, or certificate issued under the
- 14 policy or contract, of health, sickness or accident insurance
- 15 delivered or issued for delivery within this Commonwealth,
- 16 including, but not limited to, policies, contracts or
- 17 certificates issued by:
- 18 (1) Any stock insurance company as defined in section
- 19 202(c)(4) and (11) of the act of May 17, 1921 (P.L.682,
- No.284), known as The Insurance Company Law of 1921.
- 21 (2) Any mutual insurance company as defined in section
- 22 202(d)(1) of The Insurance Company Law of 1921.
- 23 (3) Any hospital plan corporation as defined in 40
- Pa.C.S. Ch. 61 (relating to hospital plan corporations).
- 25 (4) Any professional health services plan corporation as
- defined in 40 Pa.C.S. Ch. 63 (relating to professional health
- 27 services plan corporations).
- 28 (5) Any society declared to be a fraternal benefit
- 29 society in the act of December 14, 1992 (P.L.835, No.134),
- 30 known as the Fraternal Benefit Societies Code.

- 1 (6) Any voluntary nonprofit health service plan as
- defined in the act of December 29, 1972 (P.L.1701, No.364),
- 3 known as the Health Maintenance Organization Act.
- 4 (7) Any person who sells or issues contracts or
- 5 certificates of insurance which meet the requirements of this
- 6 act.
- 7 (b) Time.--This act shall apply to all policies, contracts
- 8 or certificates issued, renewed, modified, altered, amended or
- 9 reissued on or after the effective date of this act.
- 10 Section 5. Effective date.
- 11 This act shall take effect in 60 days.