THE GENERAL ASSEMBLY OF PENNSYLVANIA

SENATE BILL

No. 739

Session of 2023

INTRODUCED BY VOGEL, HAYWOOD, SANTARSIERO, LANGERHOLC, KANE, STEFANO, BARTOLOTTA, SCHWANK, COSTA, PENNYCUICK, J. WARD, LAUGHLIN, MARTIN, ROTHMAN, BAKER, YAW, AUMENT, ROBINSON, COLLETT AND STREET, JUNE 2, 2023

REFERRED TO BANKING AND INSURANCE, JUNE 2, 2023

AN ACT

- 1 Relating to telemedicine; authorizing the regulation of
- telemedicine by professional licensing boards; and providing
- for insurance coverage of telemedicine.
- 4 The General Assembly of the Commonwealth of Pennsylvania
- 5 hereby enacts as follows:
- 6 Section 1. Short title.
- 7 This act shall be known and may be cited as the Telemedicine
- 8 Act.
- 9 Section 2. Definitions.
- 10 The following words and phrases when used in this act shall
- 11 have the meanings given to them in this section unless the
- 12 context clearly indicates otherwise:
- 13 "Agreement with the Department of Human Services." An
- 14 agreement between an MA or CHIP managed care plan and the
- 15 Department of Human Services to manage the purchase and
- 16 provision of services. The term includes a county or multicounty
- 17 agreement with the Department of Human Services for behavioral

- 1 health services.
- 2 "Asynchronous interaction." An exchange of information
- 3 between a patient and a health care provider that does not occur
- 4 in real time, including the secure collection and transmission
- 5 of a patient's medical information, clinical data, clinical
- 6 images, laboratory results and self-reported medical history.
- 7 "Emergency medical services." As defined in 35 Pa.C.S. §
- 8 8103 (relating to definitions).
- 9 "Emergency service." As follows:
- 10 (1) A health care service, including behavioral health
- services, provided to a patient after the sudden onset of a
- medical condition that manifests itself by acute symptoms of
- 13 sufficient severity or severe pain such that a prudent
- layperson who possesses an average knowledge of health and
- medicine could reasonably expect the absence of immediate
- 16 medical attention to result in:
- 17 (i) placing the health of the patient in serious
- jeopardy or, with respect to a pregnant woman, the health
- of the woman or the unborn child in serious jeopardy;
- 20 (ii) serious impairment to bodily functions; or
- 21 (iii) serious dysfunction of any bodily organ or
- part.
- 23 (2) The term includes emergency transportation, related
- 24 emergency service or emergency medical services provided by
- an emergency medical services agency as defined in 35 Pa.C.S.
- 26 § 8103.
- 27 "Enrollee." An individual who is entitled to receive health
- 28 care services under an agreement with the Department of Human
- 29 Services.
- 30 "Health care facility." An entity that is licensed to

- 1 provide a health care service under Article X of the act of June
- 2 13, 1967 (P.L.31, No.21), known as the Human Services Code, or
- 3 the act of July 19, 1979 (P.L.130, No.48), known as the Health
- 4 Care Facilities Act. The term includes a federally qualified
- 5 health center and a rural health clinic as defined in 42 U.S.C.
- 6 \$ 1395x(aa)(2) and (4) (relating to definitions).
- 7 "Health care provider." A health care facility, medical
- 8 equipment supplier or person that is licensed, certified or
- 9 otherwise regulated to provide health care services under the
- 10 laws of this Commonwealth or another state.
- "Health care service." Any treatment, admission, procedure,
- 12 medical supplies and equipment or other services, including
- 13 behavioral health, prescribed or otherwise provided or proposed
- 14 to be provided by a health care provider to a patient for the
- 15 diagnosis, prevention, treatment, cure or relief of a health
- 16 condition, illness, injury or disease.
- 17 "Health Information Technology for Economic and Clinical
- 18 Health Act." The Health Information Technology for Economic and
- 19 Clinical Health Act (Public Law 111-5, 123 Stat. 226-279 and
- 20 467-496).
- "Health insurance policy." A policy, subscriber contract,
- 22 certificate or plan issued by an insurer that provides medical
- 23 or health care coverage. The term includes a dental only and a
- 24 vision only policy. The term does not include:
- 25 (1) An accident only policy.
- 26 (2) A credit only policy.
- 27 (3) A long-term care or disability income policy.
- 28 (4) A specified disease policy.
- 29 (5) A Medicare supplement policy.
- 30 (6) A TRICARE policy, including a Civilian Health and

- 1 Medical Program of the Uniformed Services (CHAMPUS)
- 2 supplement policy.
- 3 (7) A fixed indemnity policy.
- 4 (8) A hospital indemnity policy.
- 5 (9) A worker's compensation policy.
- 6 (10) An automobile medical payment policy under 75
- 7 Pa.C.S. (relating to vehicles).
- 8 (11) A homeowner's insurance policy.
- 9 (12) Any other similar policies providing for limited
- 10 benefits.
- 11 "Health Insurance Portability and Accountability Act of
- 12 1996." The Health Insurance Portability and Accountability Act
- 13 of 1996 (Public Law 104-191, 110 Stat. 1936).
- "Insurer." An entity licensed by the Insurance Department
- 15 that offers, issues or renews a health insurance policy and
- 16 governed under any of the following:
- 17 (1) The act of December 29, 1972 (P.L.1701, No.364),
- 18 known as the Health Maintenance Organization Act.
- 19 (2) 40 Pa.C.S. Ch. 61 (relating to hospital plan
- 20 corporations).
- 21 (3) 40 Pa.C.S. Ch. 63 (relating to professional health
- 22 services plan corporations).
- "Licensure board." Each licensing board within the Bureau of
- 24 Professional and Occupational Affairs of the Department of State
- 25 with jurisdiction over a health care provider.
- 26 "Medical Assistance or Children's Health Insurance Program
- 27 managed care plan" or "MA or CHIP managed care plan." A health
- 28 care plan that uses a gatekeeper to manage the utilization of
- 29 health care services by medical assistance or children's health
- 30 insurance program enrollees and integrates the financing and

- 1 delivery of health care services.
- 2 "Participating network provider." A health care provider
- 3 that has entered a contractual or operating relationship with an
- 4 insurer or MA or CHIP managed care plan to participate in one or
- 5 more designated networks of the insurer or MA or CHIP managed
- 6 care plan to provide health care services under the terms of a
- 7 health insurance policy, or an agreement with the Department of
- 8 Human Services.
- 9 "Provider-to-provider consultation." An act of seeking
- 10 advice and recommendations concerning diagnostic studies,
- 11 therapeutic interventions or other health care services that may
- 12 benefit the patient of the health care provider from another
- 13 health care provider.
- 14 "Remote patient monitoring." The collection of physiological
- 15 data from a patient in one location, which is transmitted via an
- 16 electronic communication technology to a health care provider in
- 17 a different location for use in care and related support of the
- 18 patient.
- "State." A state of the United States, the District of
- 20 Columbia, the Commonwealth of Puerto Rico and any territory or
- 21 possession of the United States.
- "Synchronous interaction." A two-way or multiple-way
- 23 exchange of information between a patient and a health care
- 24 provider that occurs in real time via audio or video
- 25 conferencing.
- Telemedicine." The delivery of health care services to a
- 27 patient by a health care provider who is at a different
- 28 location, through synchronous interactions, asynchronous
- 29 interactions or remote patient monitoring that meets the
- 30 requirements of the Health Insurance Portability and

- 1 Accountability Act of 1996, the Health Information Technology
- 2 for Economic and Clinical Health Act or other applicable Federal
- 3 law or law of this Commonwealth regarding the privacy and
- 4 security of electronic transmission of health information. The
- 5 term does not include a provider-to-provider consultation.
- 6 Section 3. Oversight of telemedicine by professional licensure
- 7 boards.
- 8 Each licensure board shall regulate health care providers
- 9 under the licensure's board jurisdiction to ensure that the use
- 10 of telemedicine is consistent with the health care provider's
- 11 scope of practice and that health care services provided by
- 12 telemedicine meet the same standard of care applicable to the
- 13 same health care service provided in an in-person setting. A
- 14 licensure board may not establish a separate standard of care
- 15 for telemedicine.
- 16 Section 4. Compliance.
- 17 A health care provider providing health care services through
- 18 telemedicine to a patient shall comply with Federal law, the
- 19 laws of this Commonwealth and applicable regulations. Failure to
- 20 comply with applicable laws and regulations shall subject the
- 21 health care provider to discipline by the applicable
- 22 Commonwealth authority.
- 23 Section 5. Evaluation and treatment.
- 24 (a) Requirements. -- A health care provider who provides
- 25 health care services through telemedicine to a patient shall
- 26 comply with the following:
- 27 (1) For a telemedicine encounter in which the health
- care provider does not have an established provider-patient
- 29 relationship, disclose the health care provider's identity
- 30 and applicable state and type of license, certificate or

1 state-regulated credentials.

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- (2) Verify the state location and identity of the patient receiving care by requesting that the patient provide at least two patient identifiers, such as name and date of birth.
- Obtain and document consent in accordance with the (3) act of December 16, 1999 (P.L.971, No.69), known as the Electronic Transactions Act, from the patient or other person acting in a health care decision-making capacity for the patient after disclosure regarding the delivery models and treatment methods or limitations of telemedicine, including when it is advisable to seek in-person care. The patient or other person acting in a health care decision-making capacity, including the parent or legal guardian of a child in accordance with the act of February 13, 1970 (P.L.19, No.10), entitled "An act enabling certain minors to consent to medical, dental and health services, declaring consent unnecessary under certain circumstances," has the right to choose the form of health care service delivery, which includes the right to refuse telemedicine without jeopardizing the patient's access to in-person health care services.
 - (4) Perform a clinical evaluation that is appropriate for the patient and the condition with which the patient presents before providing treatment or issuing a prescription using telemedicine.
- 27 (5) Establish a diagnosis and treatment plan consistent 28 with the health care provider's scope of practice.
- 29 (6) Document in the patient's medical record the health 30 care services rendered using telemedicine according to the

- same standard as required for in-person services.
- 2 (7) Create a visit summary and offer to the patient.
- 3 (8) Have an emergency action plan in place for medical and behavioral health emergencies and referrals.
 - (b) Applicability.--

- 6 (1) Subsection (a) (1) and (2) do not apply to emergency services.
 - (2) A health care provider licensed, certified or otherwise regulated under the laws of this Commonwealth may provide telemedicine to patients physically located in this Commonwealth at the time of the health care service.

 Telemedicine may be provided to patients physically located outside this Commonwealth to the extent permissible by the laws of the state where the patient is located.
 - (3) A health care provider licensed, certified or otherwise regulated solely under the laws of another state may provide telemedicine to patients located in this Commonwealth only in the following circumstances:
 - (i) A patient for whom the health care provider has an existing provider-patient relationship in the state in which the provider is licensed, certified or otherwise regulated, and the patient is temporarily located within this Commonwealth. If the health care provider becomes aware that the patient's location within this Commonwealth is no longer temporary, the health care provider shall transition care with the patient's consent to a health care provider licensed, certified or otherwise regulated within this Commonwealth.
 - (ii) A patient located within this Commonwealth prospectively seeking care or receiving follow-up care

- from a health care provider licensed, certified or

 otherwise regulated in another state for a health care

 service that would be or has been provided outside this
- 5 (c) Standard of care.—A health care provider providing 6 health care services through telemedicine shall be subject to 7 the same standard of care that would apply to the health care 8 services in an in-person setting.
- 9 Section 6. Insurance coverage and reimbursement of telemedicine.
- 11 (a) General rule.--

Commonwealth.

- 12 A health insurance policy issued, delivered, 13 executed or renewed in this Commonwealth shall provide 14 coverage for medically necessary health care services 15 provided through telemedicine and delivered by a 16 participating network provider who provides a covered health 17 care service through telemedicine consistent with the insurer's medical policies. A health insurance policy may not 18 19 exclude a health care service for coverage solely because the 20 health care service is provided through telemedicine.
- 21 Subject to paragraph (1), an insurer shall reimburse 22 a participating network provider for health care services 23 delivered through telemedicine and pursuant to a health 24 insurance policy in accordance with the terms and conditions 25 of the contract as negotiated between the insurer and the 26 participating network provider. The contract that includes 27 reimbursement for health care services delivered through 28 telemedicine may not prohibit reimbursement solely because a 29 health care service is provided by telemedicine.
- 30 Reimbursement shall not be conditioned upon the use of an

- 1 exclusive proprietary telemedicine technology or vendor.
- 2 (b) Applicability.--

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- 3 (1) Subsection (a) does not apply if the telemedicine-4 enabling device, technology or service fails to comply with 5 applicable law and regulatory guidance.
 - (2) For a health insurance policy for which either rates or forms are required to be filed with the Federal Government or the Insurance Department, this section shall apply to a policy for which a form or rate is first filed on or after 180 days after the effective date of this paragraph.
 - (3) For a health insurance policy for which neither rates nor forms are required to be filed with the Federal Government or the Insurance Department, this section shall apply to a policy issued or renewed on or after 180 days after the effective date of this paragraph.
- 16 (c) Construction. -- This section may not be construed to:
- 17 (1) Prohibit an insurer from reimbursing other health
 18 care providers for covered health care services provided
 19 through telemedicine.
- 20 (2) Require an insurer to reimburse an out-of-network
 21 health care provider for health care services provided
 22 through telemedicine.
- 23 (3) Require an insurer to reimburse a participating
 24 network provider if the provision of the health care service
 25 through telemedicine would be inconsistent with the standard
 26 of care.
- 27 Section 7. Medical assistance and children's health insurance 28 program coverage.
- 29 (a) MA or CHIP managed care plan payment.--
- 30 (1) MA or CHIP managed care plan payments shall be made

- on behalf of enrollees for medically necessary health care
- 2 services provided through telemedicine, as specified under
- 3 sections 2, 4 and 5, if all of the following apply:
- 4 (i) The health care service would be covered through an in-person encounter.
 - (ii) The provision of the health care service through telemedicine is consistent with Federal law and the laws of this Commonwealth, applicable regulations and clinical guidance.
- 10 (iii) Federal approval, if necessary for the
 11 provision of the health care service through
 12 telemedicine, has been received by the Department of
 13 Human Services.
- 14 (2) The MA or CHIP managed care plan shall reimburse a
 15 participating network provider for covered health care
 16 services delivered through telemedicine in accordance with
 17 the terms and conditions of the contract as negotiated
 18 between the MA or CHIP managed care plan, the participating
 19 network provider and the agreement with the Department of
 20 Human Services.
- 21 (b) Applicability.--Subsection (a) does not apply if the 22 telemedicine-enabling device, technology or service fails to 23 comply with applicable law and regulatory guidance.
- 24 (c) Construction. -- This section may not be construed to:
- 25 (1) Prohibit a MA or CHIP managed care plan from making 26 payments on behalf of enrollees to other health care 27 providers for covered health care services provided through 28 telemedicine.
- 29 (2) Require a MA or CHIP managed care plan to reimburse 30 a participating network provider if the provision of the

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- 1 health care service through telemedicine would be
- 2 inconsistent with the standard of care.
- 3 Section 8. Effective date.
- 4 This act shall take effect as follows:
- 5 (1) Sections 6 and 7 shall take effect in 90 days.
- 6 (2) The remainder of this act shall take effect
- 7 immediately.