

FEB 20 1998

COMMERCE AND REGULATION

HOUSE FILE 2372
BY KREIMAN

Passed House, Date _____ Passed Senate, Date _____
Vote: Ayes _____ Nays _____ Vote: Ayes _____ Nays _____
Approved _____

A BILL FOR

1 An Act requiring coverage by a third-party payor of health care
2 costs for certain costs associated with telemedicine services.
3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

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HF 2372

1 Section 1. NEW SECTION. 514C.14 MANDATED COVERAGE FOR
2 CERTAIN DIAGNOSTIC SERVICES.

3 1. Notwithstanding section 514C.6, a policy or contract
4 providing for third-party payment or prepayment of health or
5 medical expenses shall provide coverage for costs associated
6 with services provided through the use of telemedicine. This
7 coverage requirement is applicable to, but not limited to, the
8 following classes of third-party payment provider contracts or
9 policies delivered, issued for delivery, continued, or renewed
10 in this state on or after July 1, 1998:

11 a. Individual or group accident and sickness insurance
12 providing coverage on an expense-incurred basis.

13 b. An individual or group hospital or medical service
14 contract issued pursuant to chapter 509, 514, or 514A.

15 c. An individual or group health maintenance organization
16 contract regulated under chapter 514B.

17 d. An individual or group Medicare supplemental policy,
18 unless coverage pursuant to such policy is preempted by
19 federal law.

20 2. For purposes of this section, "telemedicine" means use
21 of a telecommunications system for diagnostic, clinical,
22 consultative, or data services for the delivery of health care
23 services by licensed health care professionals, licensed
24 medical professionals, and staff who function under the
25 direction of a physician or hospital.

26 3. For purposes of this section, "costs associated with
27 services provided through the use of telemedicine" includes
28 the costs associated with providing the connection to such
29 telecommunications system, and any related expenses of
30 providing such system.

31 EXPLANATION

32 This bill provides that a policy or contract providing for
33 third-party payment or prepayment of health or medical
34 expenses must provide coverage for costs associated with
35 services provided through the use of telemedicine.

1 The bill defines "telemedicine" as the use of a
2 telecommunications system for diagnostic, clinical,
3 consultative, or data services for the delivery of health care
4 services by licensed health care professionals, licensed
5 medical professionals, and staff who function under the
6 direction of a physician or hospital. The bill also defines
7 "costs associated with services provided through the use of
8 telemedicine" to include the costs associated with providing
9 the connection to such telecommunications system, and any
10 related expenses of providing such system.

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