

**House File 2305 - Introduced**

HOUSE FILE 2305  
BY COMMITTEE ON COMMERCE

(SUCCESSOR TO HSB 572)

**A BILL FOR**

1 An Act relating to insurance coverage for health care services  
2 delivered by telehealth, and including applicability  
3 provisions.  
4 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. NEW SECTION. 514C.32 Health care services  
2 delivered by telehealth — coverage.

3 1. As used in this section, unless the context otherwise  
4 requires:

5 a. *“Health care professional”* means the same as defined in  
6 section 514J.102.

7 b. *“Health care services”* means the same as defined in  
8 section 514J.102.

9 c. *“Telehealth”* means the delivery of health care services  
10 through the use of interactive audio and video. *“Telehealth”*  
11 does not include the delivery of health care services through  
12 an audio-only telephone, electronic mail message, or facsimile  
13 transmission.

14 2. Notwithstanding the uniformity of treatment requirements  
15 of section 514C.6, a policy, contract, or plan providing for  
16 third-party payment or prepayment of health or medical expenses  
17 shall not discriminate between coverage benefits for health  
18 care services that are provided in person and the same health  
19 care services that are delivered through telehealth.

20 3. Health care services that are delivered by telehealth  
21 must be appropriate and delivered in accordance with applicable  
22 law and generally accepted health care practices and standards  
23 prevailing at the time the health care services are provided,  
24 including all rules adopted by the appropriate professional  
25 licensing board, pursuant to chapter 147, having oversight  
26 of the health care professional providing the health care  
27 services.

28 4. This section applies to the following classes of  
29 third-party payment provider policies, contracts, or plans  
30 delivered, issued for delivery, continued, or renewed in this  
31 state on or after January 1, 2019:

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

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

1 c. An individual or group health maintenance organization  
2 contract regulated under chapter 514B.

3 d. A plan established pursuant to chapter 509A for public  
4 employees.

5 5. This section shall not apply to accident-only,  
6 specified disease, short-term hospital or medical, hospital  
7 confinement indemnity, credit, dental, vision, Medicare  
8 supplement, long-term care, basic hospital and medical-surgical  
9 expense coverage as defined by the commissioner, disability  
10 income insurance coverage, coverage issued as a supplement  
11 to liability insurance, workers' compensation or similar  
12 insurance, or automobile medical payment insurance.

13 6. The commissioner of insurance may adopt rules pursuant to  
14 chapter 17A as necessary to administer this section.

15 EXPLANATION

16 The inclusion of this explanation does not constitute agreement with  
17 the explanation's substance by the members of the general assembly.

18 This bill relates to insurance coverage for health  
19 care services delivered by telehealth. The bill defines  
20 "telehealth" as the delivery of health care services through  
21 the use of interactive audio and video. "Telehealth" does  
22 not include the delivery of health care services through an  
23 audio-only telephone, electronic mail message, or facsimile  
24 transmission.

25 The bill requires a health insurer to provide the same  
26 coverage for covered health care services whether the  
27 health care services are provided in person or delivered by  
28 telehealth. If the health care services are delivered by  
29 telehealth, they must be appropriate and provided in accordance  
30 with applicable law and generally accepted health care  
31 practices and standards prevailing at the time the health care  
32 services are provided. The commissioner of insurance may adopt  
33 rules to administer the Code section.

34 The bill is applicable to third-party payment provider  
35 policies, contracts, or plans delivered, issued for delivery,

1 continued, or renewed in this state on or after January 1,  
2 2019, including individual or group accident and sickness  
3 insurance providing coverage on an expense-incurred basis,  
4 individual or group hospital or medical service contracts  
5 issued pursuant to Code chapter 509, 514, or 514A, individual  
6 or group health maintenance organization contracts regulated  
7 under Code chapter 514B, and plans established pursuant to Code  
8 chapter 509A for public employees.

9 The bill does not apply to accident-only, specified disease,  
10 short-term hospital or medical, hospital confinement indemnity,  
11 credit, dental, vision, Medicare supplement, long-term care,  
12 basic hospital and medical-surgical expense coverage as defined  
13 by the commissioner, disability income insurance coverage,  
14 coverage issued as a supplement to liability insurance,  
15 workers' compensation or similar insurance, or automobile  
16 medical payment insurance.