

House Study Bill 572 - Introduced

HOUSE FILE _____
BY (PROPOSED COMMITTEE
ON COMMERCE BILL BY
CHAIRPERSON COWNIE)

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, video, or other
11 electronic media. "Telehealth" does not include the delivery
12 of health care services through an audio-only telephone,
13 electronic mail message, or facsimile 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 delivered in accordance with generally accepted health
22 care practices and standards prevailing at the time the health
23 care services are provided, including all rules adopted by the
24 appropriate professional licensing board, pursuant to chapter
25 147, having oversight of the health care professional providing
26 the health care services.

27 4. This section applies to the following classes of
28 third-party payment provider policies, contracts, or plans
29 delivered, issued for delivery, continued, or renewed in this
30 state on or after July 1, 2018:

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

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

35 c. An individual or group health maintenance organization

1 contract regulated under chapter 514B.

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

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

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

14 EXPLANATION

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

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

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

33 The bill is applicable to third-party payment provider
34 policies, contracts, or plans delivered, issued for delivery,
35 continued, or renewed in this state on or after July 1, 2018,

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

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