

House File 2305 - Reprinted

HOUSE FILE 2305
BY COMMITTEE ON COMMERCE

(SUCCESSOR TO HSB 572)

(As Amended and Passed by the House February 26, 2018)

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 and includes services for mental health
9 conditions, illnesses, injuries, or diseases.

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

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

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

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

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

35 b. An individual or group hospital or medical service

1 contract issued pursuant to chapter 509, 514, or 514A.

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

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

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

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