HOUSE BILL 14

C3 1lr0580 (PRE–FILED)

By: Delegate Smigiel

Requested: November 17, 2010

Introduced and read first time: January 12, 2011 Assigned to: Health and Government Operations

A BILL ENTITLED

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1	AN ACT concerning
2	Health Insurance – Medically Underserved Areas and Populations –
3	Reimbursement for Covered Services Rendered by Telemedicine
4	FOR the purpose of requiring certain health insurance carriers to reimburse a licensed
5	health care provider for a covered service rendered by telemedicine to an
6	insured or enrollee in a medically underserved area or population; requiring a
7	covered service rendered by telemedicine to be reimbursed at a certain rate;
8	making certain provisions of this Act applicable to health maintenance
9	organizations; defining certain terms; providing for the application of this Act;
10 11	and generally relating to health insurance reimbursement for covered services
11	rendered by telemedicine in medically underserved areas and populations.
12	BY adding to
13	Article – Insurance
14	Section 15–138
15	Annotated Code of Maryland
16	(2006 Replacement Volume and 2010 Supplement)
17	BY adding to
18	Article – Health – General
19	Section 19–706(kkkk)
20	Annotated Code of Maryland
21	(2009 Replacement Volume and 2010 Supplement)
22	SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF
23	MARYLAND, That the Laws of Maryland read as follows:
24	Article – Insurance
25	15–138.

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

$\frac{1}{2}$	(A) (1) IN THIS SECTION THE FOLLOWING WORDS HAVE THE MEANINGS INDICATED.
3	(2) "CARRIER" MEANS:
4	(I) AN INSURER;
5	(II) A NONPROFIT HEALTH SERVICE PLAN;
6	(III) A HEALTH MAINTENANCE ORGANIZATION; OR
7 8	(IV) ANY OTHER PERSON THAT PROVIDES HEALTH BENEFIT PLANS SUBJECT TO REGULATION BY THE STATE.
9 10 11	(3) "MEDICALLY UNDERSERVED AREA OR POPULATION" MEANS AN AREA OR POPULATION DESIGNATED BY THE FEDERAL HEALTH RESOURCES AND SERVICES ADMINISTRATION AS HAVING TOO FEW PRIMARY CARE
12 13	PROVIDERS, HIGH INFANT MORTALITY, HIGH POVERTY, OR HIGH ELDERLY POPULATION.
14 15 16	(4) (I) "TELEMEDICINE" MEANS THE USE OF MEDICAL INFORMATION EXCHANGED FROM ONE SITE TO ANOTHER VIA ELECTRONIC COMMUNICATIONS TO IMPROVE A PATIENT'S HEALTH STATUS.
17	(II) "TELEMEDICINE" INCLUDES:
18	1. REMOTE REVIEW OF DIAGNOSTIC INFORMATION;
19 20	2. REAL-TIME, TWO-WAY AUDIO AND VIDEO COMMUNICATION BETWEEN A HEALTH CARE PROVIDER AND A PATIENT;
21	3. SPECIALIST REFERRAL SERVICES;
22	4. PATIENT CONSULTATIONS; AND
23	5. REMOTE PATIENT MONITORING.
24 25 26 27	(B) THIS SECTION APPLIES TO CARRIERS THAT ISSUE OR DELIVER IN THE STATE CONTRACTS OR POLICIES THAT PROVIDE HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS ON AN EXPENSE-INCURRED BASIS.

- 1 (C) A CARRIER SUBJECT TO THIS SECTION SHALL REIMBURSE A
 2 LICENSED HEALTH CARE PROVIDER FOR A COVERED SERVICE RENDERED BY
 3 TELEMEDICINE TO AN INSURED OR ENROLLEE IN A MEDICALLY UNDERSERVED
 4 AREA OR POPULATION.
- 5 (D) A COVERED SERVICE RENDERED BY TELEMEDICINE SHALL BE
 6 REIMBURSED BY A CARRIER SUBJECT TO THIS SECTION AT THE SAME RATE
 7 ESTABLISHED BY THE CARRIER FOR A COVERED SERVICE, RENDERED IN
 8 PERSON, THAT IS THE SAME OR SUBSTANTIALLY THE SAME AS THE COVERED
 9 SERVICE RENDERED BY TELEMEDICINE.
- 10 Article Health General
- 11 19–706.
- 12 (KKKK) THE PROVISIONS OF § 15–138 OF THE INSURANCE ARTICLE 13 APPLY TO HEALTH MAINTENANCE ORGANIZATIONS.
- SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all policies and contracts issued, delivered, or renewed in the State on or after October 1, 2011.
- SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 2011.