## THE GENERAL ASSEMBLY OF PENNSYLVANIA

## **HOUSE BILL**

No. 2503 Session of 2022

INTRODUCED BY INNAMORATO, DALEY, N. NELSON, HILL-EVANS, DELLOSO, LEE, SANCHEZ, KINSEY, CIRESI, CEPHAS AND O'MARA, APRIL 8, 2022

REFERRED TO COMMITTEE ON INSURANCE, APRIL 8, 2022

## AN ACT

Amending the act of May 17, 1921 (P.L.682, No.284), entitled "An 1 act relating to insurance; amending, revising, and 2 consolidating the law providing for the incorporation of 3 insurance companies, and the regulation, supervision, and protection of home and foreign insurance companies, Lloyds associations, reciprocal and inter-insurance exchanges, and fire insurance rating bureaus, and the regulation and 7 supervision of insurance carried by such companies, 8 9 associations, and exchanges, including insurance carried by the State Workmen's Insurance Fund; providing penalties; and 10 repealing existing laws," in casualty insurance, providing 11 for peripartum cardiomyopathy diagnostic testing coverage. 12 13 The General Assembly of the Commonwealth of Pennsylvania 14 hereby enacts as follows: 15 Section 1. The act of May 17, 1921 (P.L.682, No.284), known 16 as The Insurance Company Law of 1921, is amended by adding a section to read: 17 18 Section 635.8. Peripartum Cardiomyopathy Diagnostic Testing 19 Coverage. -- (a) A health insurance policy covered under this 20 section that is offered, issued or renewed in this Commonwealth 21 after the effective date of this section shall include coverage 22 and waive cost-sharing requirements for services related to the

- 1 diagnosis of peripartum cardiomyopathy, including, but not
- 2 limited to, the following:
- 3 (1) Blood tests, including the following:
- 4 <u>(i) Brain natriuretic peptide tests.</u>
- 5 (ii) N-terminal pro b-type natriuretic peptide tests.
- 6 (iii) Urea nitrogen test.
- 7 (iv) Creatinine tests.
- 8 <u>(v) Serum electrolyte tests.</u>
- 9 (vi) Cardiac enzyme tests.
- 10 (vii) Liver function tests, including tests to measure the
- 11 <u>following:</u>
- 12 (A) Alanine transaminase.
- 13 (B) Aspartate transaminase.
- 14 (C) Alkaline phosphatase.
- 15 (D) Albumin and total protein.
- 16 (E) Bilirubin.
- 17 (F) Gamma-glutamyltransferase.
- 18 <u>(G) L-lactate dehydrogenase.</u>
- 19 (H) <u>Prothrombin time.</u>
- 20 (2) Medical imaging, including the following:
- 21 (i) Echocardiography.
- 22 (ii) Cardiac magnetic resonance imaging.
- 23 (3) Endomyocardial biopsy.
- 24 (4) Chest radiography.
- 25 (5) Electrocardiogram.
- 26 (6) Consultation services, including the delivery of
- 27 services remotely via telehealth.
- 28 (7) Blood pressure monitors, including a blood pressure
- 29 cuff.
- 30 (8) Pulse oximetry.

- 1 (9) Medication for the treatment of peripartum
- 2 <u>cardiomyopathy</u>.
- 3 (10) Contraception.
- 4 (b) As used in this section, the following words and phrases
- 5 shall have the meanings given to them in this subsection unless
- 6 the context clearly indicates otherwise:
- 7 <u>"Health insurance policy." The following:</u>
- 8 (1) An individual or group health insurance policy,
- 9 <u>subscriber contract, certificate or plan that provides medical</u>
- 10 or health care coverage by any health care facility or licensed
- 11 <u>health care provider on an expense-incurred service or prepaid</u>
- 12 basis and that is offered by or is governed under any of the
- 13 <u>following:</u>
- 14 (i) This act, including section 630.
- 15 (ii) Subdivision (f) of Article IV of the act of June 13,
- 16 1967 (P.L.31, No.21), known as the "Human Services Code."
- 17 (iii) The act of December 29, 1972 (P.L.1701, No.364), known
- 18 as the "Health Maintenance Organization Act."
- 19 (iv) 40 Pa.C.S. Chs. 61 (relating to hospital plan
- 20 corporations) and 63 (relating to professional health services
- 21 plan corporations).
- (v) The children's health insurance program under Article
- 23 XXIII-A.
- 24 (2) The term does not include the following types of
- 25 policies:
- 26 <u>(i) Accident only.</u>
- 27 <u>(ii) Credit only.</u>
- 28 (iii) Specified disease.
- 29 <u>(iv) Medicare supplement.</u>
- 30 (v) Tricare, including Civilian Health and Medical Program

- 1 of the Uniformed Services (CHAMPUS) supplement.
- 2 (vi) Fixed indemnity.
- 3 (vii) Dental only.
- 4 <u>(viii) Vision only.</u>
- 5 <u>(ix) Workers' compensation.</u>
- 6 (x) Automobile medical payment under 75 Pa.C.S. (relating to
- 7 vehicles).
- 8 <u>"Telehealth." The delivery of health care services provided</u>
- 9 through telehealth technologies to a patient by a health care
- 10 provider who is at a different location. The term does not
- 11 <u>include a provider-to-provider consultation.</u>
- 12 <u>"Telehealth technologies."</u> As follows:
- 13 <u>(1) Electronic information and telecommunications</u>
- 14 technology, including, but not limited to, interactive audio and
- 15 <u>video, remote patient monitoring or store-and-forward, that</u>
- 16 meets the requirements of the Health Insurance Portability and
- 17 Accountability Act of 1996 (Public Law 104-191, 110 Stat. 1936),
- 18 the Health Information Technology for Economic and Clinical
- 19 Health Act (Public Law 111-5, 123 Stat. 226-279 and 467-496) or
- 20 other applicable Federal or State law.
- 21 (2) The term does not include the use of:
- 22 (i) Audio-only medium, voicemail, facsimile, email, instant
- 23 messaging, text messaging or online questionnaire or any
- 24 combination thereof.
- 25 (ii) A telephone call, except in circumstances where the
- 26 provider may utilize interactive audio without the requirement
- 27 <u>of interactive video if it is used in conjunction with store</u>
- 28 and-forward technology and, after access and review of the
- 29 patient's medical records, the provider determines that the
- 30 provider is able to meet the same standards of care as if the

- 1 <u>health care services were provided in person and the patient is</u>
- 2 <u>informed that the patient has the option to request interactive</u>
- 3 <u>audio and video.</u>
- 4 Section 2. This act shall take effect in 60 days.