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H.723

Introduced by Representatives Houghton of Essex, Christensen of
Weathersfield, Cina of Burlington, Conquest of Newbury,
Cordes of Lincoln, Donahue of Northfield, Durfee of
Shaftsbury, Fegard of Berkshire, Killacky of South Burlington,
Ode of Burlington, and Sibia of Dover

Referred to Committee on

Date:

Subject: Health; health insurance; telemedicine; store and forward

Statement of purpose of bill as introduced: This bill proposes to expand health
insurance coverage of telemedicine to include all health care services delivered
through store-and-forward means.

An act relating to ~~health insurance coverage for store and forward
telemedicine~~ *telehealth*

It is hereby enacted by the General Assembly of the State of Vermont:

~~Sec. 1. 8 V.S.A. § 4100k is amended to read:~~

~~§ 4100k. COVERAGE OF HEALTH CARE SERVICES DELIVERED
THROUGH TELEMEDICINE~~

1 ~~(e) A health insurance plan may shall reimburse for teleophthalmology or~~
2 ~~tele dermatology provided health care services delivered by store and forward~~
3 ~~store-and-forward means and may require the distant site health care provider~~
4 ~~to document the reason the services are being provided by store and forward~~
5 ~~store-and-forward means.~~

6 * * *

7 (h) As used in this subchapter:

8 * * *

9 (6) “Store and forward” means an asynchronous transmission of medical
10 information, such as one or more video clips, audio clips, still images, x-rays,
11 magnetic resonance imaging scans, electrocardiograms,
12 electroencephalograms, laboratory results, or textual materials, sent by a
13 referring health care provider over a secure connection that complies with the
14 requirements of the Health Insurance Portability and Accountability Act of
15 1996, Public Law 104–191 to be reviewed at a later date by a health care
16 provider at a distant site who is trained in the relevant specialty and by which.
17 In store and forward, the health care provider at the distant site reviews the
18 medical information without the patient present in real time and communicates
19 a documented care plan back to the referring provider.

20

1 ~~Sec. 2. 18 V.S.A. § 9361 is amended to read:~~

2 § 9361. HEALTH CARE PROVIDERS DELIVERING HEALTH CARE
3 SERVICES THROUGH SYNCHRONOUS OR ASYNCHRONOUS
4 TELEMEDICINE OR BY STORE AND FORWARD MEANS

5 * * *

6 (e) A patient receiving ~~teleophthalmology or teledermatology~~ health care
7 services delivered by store and forward store-and-forward means shall be
8 informed of the right to receive a consultation with the distant site health care
9 provider and shall receive a consultation with the distant site health care
10 provider upon request. If requested, the consultation with the distant site
11 health care provider may occur either at the time of the initial consultation or
12 within a reasonable period of time following the patient's notification of the
13 results of the initial consultation. ~~Receiving teledermatology or~~
14 ~~teleophthalmology~~ health care services by store and forward store-and-forward
15 means shall not preclude a patient from receiving ~~real-time~~ real-time
16 telemedicine or face-to-face services with the distant site health care provider
17 at a future date. Originating site health care providers involved in the ~~store~~
18 ~~and forward~~ store-and-forward process shall obtain informed consent from the
19 patient as described in subsection (c) of this section.

20 Sec. 3. EFFECTIVE DATE

21 ~~This act shall take effect on July 1, 2020.~~

Sec. 1. TELEHEALTH EXPANSION; LEGISLATIVE INTENT

It is the intent of the General Assembly to increase Vermonters' access to health care services through an expansion of telehealth services without increasing social isolation or supplanting the role of local, community-based health care providers throughout rural Vermont.

Sec. 2. 8 V.S.A. § 4100k is amended to read:

*§ 4100k. COVERAGE OF HEALTH CARE SERVICES DELIVERED
THROUGH TELEMEDICINE AND BY STORE-AND-
FORWARD MEANS*

(a)(1) All health insurance plans in this State shall provide coverage for health care services and dental services delivered through telemedicine by a health care provider at a distant site to a patient at an originating site to the same extent that the plan would cover the services if they were provided through in-person consultation.

(2)(A) A health insurance plan shall provide the same reimbursement rate for services billed using equivalent procedure codes and modifiers, subject to the terms of the health insurance plan and provider contract, regardless of whether the service was provided through an in-person visit with the health care provider or through telemedicine.

(B) The provisions of subdivision (A) of this subdivision (2) shall not apply to services provided pursuant to the health insurance plan's contract with a third-party telemedicine vendor to provide health care or dental services.

(b) A health insurance plan may charge a deductible, co-payment, or coinsurance for a health care service or dental service provided through telemedicine ~~so~~ as long as it does not exceed the deductible, co-payment, or coinsurance applicable to an in-person consultation.

(c) A health insurance plan may limit coverage to health care providers in the plan's network. A health insurance plan shall not impose limitations on the number of telemedicine consultations a covered person may receive that exceed limitations otherwise placed on in-person covered services.

(d) Nothing in this section shall be construed to prohibit a health insurance plan from providing coverage for only those services that are medically necessary and are clinically appropriate for delivery through telemedicine, subject to the terms and conditions of the covered person's policy.

(e) ~~A health insurance plan may reimburse for teleophthalmology or teledermatology provided by store and forward means and may require the~~

~~distant site health care provider to document the reason the services are being provided by store-and-forward means~~

(1) A health insurance plan shall reimburse for health care services and dental services delivered by store-and-forward means.

(2) A health insurance plan shall not impose more than one cost-sharing requirement on a patient for receipt of health care services or dental services delivered by store-and-forward means. If the services would require cost-sharing under the terms of the patient's health insurance plan, the plan may impose the cost-sharing requirement on the services of the originating site health care provider or of the distant site health care provider, but not both.

(f) A health insurer shall not construe a patient's receipt of services delivered through telemedicine or by store-and-forward means as limiting in any way the patient's ability to receive additional covered in-person services from the same or a different health care provider for diagnosis or treatment of the same condition.

(g) Nothing in this section shall be construed to require a health insurance plan to reimburse the distant site health care provider if the distant site health care provider has insufficient information to render an opinion.

(g)(h) In order to facilitate the use of telemedicine in treating substance use disorder, when the originating site is a health care facility, health insurers and the Department of Vermont Health Access shall ensure that the health care provider at the distant site and the health care facility at the originating site are both reimbursed for the services rendered, unless the health care providers at both the distant and originating sites are employed by the same entity.

(i) The Commissioner may require a health insurance plan to provide coverage and reimbursement for health care services delivered by audio-only telephone, by e-mail, by facsimile, or by a combination of these to the same extent as coverage and reimbursement are required for telemedicine under this section on a temporary basis, not to exceed 180 days, by emergency rule if the Commissioner deems it necessary in order to protect the public health.

~~(h)(j)~~ As used in this subchapter:

* * *

(2) "Health insurance plan" means any health insurance policy or health benefit plan offered by a health insurer, as defined in 18 V.S.A. § 9402, as well as a stand-alone dental plan or policy or other dental insurance plan offered by a dental insurer, and Medicaid and any other public health care assistance program offered or administered by the State or by any subdivision

or instrumentality of the State. The term does not include policies or plans providing coverage for a specified disease or other limited benefit coverage.

* * *

(4) “Health care provider” means a person, partnership, or corporation, other than a facility or institution, that is licensed, certified, or otherwise authorized by law to provide professional health care services, including dental services, in this State to an individual during that individual’s medical care, treatment, or confinement.

* * *

(6) “Store and forward” means an asynchronous transmission of medical information, such as one or more video clips, audio clips, still images, x-rays, magnetic resonance imaging scans, electrocardiograms, electroencephalograms, or laboratory results, sent over a secure connection that complies with the requirements of the Health Insurance Portability and Accountability Act of 1996, Public Law 104–191 to be reviewed at a later date by a health care provider at a distant site who is trained in the relevant specialty ~~and by which~~. In store and forward, the health care provider at the distant site reviews the medical information without the patient present in real time and communicates a care plan or treatment recommendation back to the patient or referring provider, or both.

(7) “Telemedicine” means the delivery of health care services, including dental services, such as diagnosis, consultation, or treatment through the use of live interactive audio and video over a secure connection that complies with the requirements of the Health Insurance Portability and Accountability Act of 1996, Public Law 104-191. ~~Telemedicine does not include the use of audio-only telephone, e-mail, or facsimile.~~

Sec. 3. 18 V.S.A. § 9361 is amended to read:

*§ 9361. HEALTH CARE PROVIDERS DELIVERING HEALTH CARE
SERVICES THROUGH TELEMEDICINE OR BY ~~STORE AND
FORWARD~~ STORE-AND-FORWARD MEANS*

* * *

(c)(1) A health care provider delivering health care services or dental services through telemedicine shall obtain and document a patient’s oral or written informed consent for the use of telemedicine technology prior to delivering services to the patient.

(A) The informed consent for telemedicine services shall be provided in accordance with Vermont and national policies and guidelines on the

appropriate use of telemedicine within the provider's profession and shall include, in language that patients can easily understand:

(i) an explanation of the opportunities and limitations of delivering health care services or dental services through telemedicine;

(ii) informing the patient of the presence of any other individual who will be participating in or observing the patient's consultation with the provider at the distant site and obtaining the patient's permission for the participation or observation; and

(iii) assurance that all services the health care provider delivers to the patient through telemedicine will be delivered over a secure connection that complies with the requirements of the Health Insurance Portability and Accountability Act of 1996, Pub. L. No. 104-191.

** * **

~~(e) A patient receiving teleophthalmology or teledermatology by store and forward means shall be informed of the right to receive a consultation with the distant site health care provider and shall receive a consultation with the distant site health care provider upon request. If requested, the consultation with the distant site health care provider may occur either at the time of the initial consultation or within a reasonable period of time following the patient's notification of the results of the initial consultation. Receiving teledermatology or teleophthalmology by store and forward means~~

(1) A patient receiving health care services or dental services by store-and-forward means shall be informed of the patient's right to refuse to receive services in this manner and to request services in an alternative format, such as through real-time telemedicine services or an in-person visit.

(2) Receipt of services by store-and-forward means shall not preclude a patient from receiving ~~real-time~~ real-time telemedicine or face-to-face services or an in-person visit with the distant site health care provider at a future date.

(3) Originating site health care providers involved in the ~~store and forward~~ store-and-forward process shall obtain informed consent from the patient as described in subsection (c) of this section.

Sec. 4. TELEMEDICINE REIMBURSEMENT; SUNSET

8 V.S.A. § 4100k(a)(2) (telemedicine reimbursement) is repealed on January 1, 2026.

1 *Sec. 5. DEPARTMENT OF FINANCIAL REGULATION; STORE AND*
2 *FORWARD; EMERGENCY RULEMAKING AUTHORITY*

1 The Commissioner of Financial Regulation may require a health insurance
2 plan to reimburse for health care services and dental services delivered by
3 store-and-forward means to the extent practicable prior to January 1, 2021 by
4 emergency rule if the Commissioner deems it necessary in order to protect the
5 public health.

6 Sec. 6. EFFECTIVE DATE

This act shall take effect on passage, except that in Sec. 2, 8 V.S.A.

 § 4100k(e) (coverage of health care services delivered by store-and-forward

 means) shall take effect on January 1, 2021.