

# SENATE BILL NO. 898

April 29, 2020, Introduced by Senator HOLLIER and referred to the Committee on Insurance and Banking.

A bill to amend 1956 PA 218, entitled  
"The insurance code of 1956,"  
by amending section 3476 (MCL 500.3476), as amended by 2017 PA 223.

**THE PEOPLE OF THE STATE OF MICHIGAN ENACT:**

1       Sec. 3476. (1) An insurer that delivers, issues for delivery,  
2 or renews in this state a health insurance policy shall not require  
3 face-to-face contact between a health care professional and a  
4 patient for services appropriately provided through telemedicine,  
5 as determined by the insurer. Telemedicine services must be  
6 provided by a health care professional who is licensed, registered,

1 or otherwise authorized to engage in his or her health care  
2 profession in the state where the patient is located. Telemedicine  
3 services are subject to all terms and conditions of the health  
4 insurance policy agreed ~~upon~~<sup>on</sup> between the policy holder and the  
5 insurer, including, but not limited to, required copayments,  
6 coinsurances, deductibles, and approved amounts. **If a service is  
7 provided through telemedicine under this section, the insurer shall  
8 provide the same coverage for that service as if the service  
9 involved face-to-face contact between the health care professional  
10 and the patient.**

11 (2) As used in this section:

12 (a) After December 31, 2017, "insurer" includes a nonprofit  
13 dental care corporation operating under 1963 PA 125, MCL 550.351 to  
14 550.373.

15 (b) "Telemedicine" means the use of an electronic media to  
16 link patients with health care professionals in different  
17 locations. To be considered telemedicine under this section, the  
18 health care professional must be able to examine the patient via a  
19 real-time, interactive audio or video, or both, telecommunications  
20 system and the patient must be able to interact with the off-site  
21 health care professional at the time the services are provided.

22 Enacting section 1. Section 3476 of the insurance code of  
23 1956, 1956 PA 218, as amended by this amendatory act, applies to  
24 health insurance policies delivered, executed, issued, amended,  
25 adjusted, or renewed in this state, or outside of this state if  
26 covering residents of this state, beginning on the effective date  
27 of this amendatory act.