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:

Sec. 3476. (1) An insurer that delivers, issues for delivery, or renews in this state a health insurance policy shall not require face-to-face contact between a health care professional and a patient for services appropriately provided through telemedicine, as determined by the insurer. Telemedicine services must be provided by a health care professional who is licensed, registered,
or otherwise authorized to engage in his or her health care profession in the state where the patient is located. Telemedicine services are subject to all terms and conditions of the health insurance policy agreed upon between the policy holder and the insurer, including, but not limited to, required copayments, coinsurances, deductibles, and approved amounts. **If a service is provided through telemedicine under this section, the insurer shall provide the same coverage for that service as if the service involved face-to-face contact between the health care professional and the patient.**

(2) As used in this section:

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

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

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