



General Assembly

January Session, 2015

Committee Bill No. 5

LCO No. 2899



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:
(INS)

**AN ACT CONCERNING HEALTH INSURANCE COVERAGE FOR
TELEMEDICINE SERVICES.**

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. (NEW) (*Effective January 1, 2016*) (a) As used in this
2 section, "telemedicine" means the use of interactive audio, interactive
3 video or interactive data communication in the delivery of medical
4 advice, diagnosis, care or treatment, and includes the types of services
5 described in subsection (d) of section 20-9 of the general statutes.
6 "Telemedicine" does not include the use of facsimile or audio-only
7 telephone.

8 (b) Each individual health insurance policy providing coverage of
9 the type specified in subdivisions (1), (2), (4), (11) and (12) of section
10 38a-469 of the general statutes delivered, issued for delivery, renewed,
11 amended or continued in this state shall provide coverage for medical
12 advice, diagnosis, care or treatment provided through telemedicine, to
13 the extent coverage is provided for such advice, diagnosis, care or
14 treatment when provided through in-person consultation between the
15 insured and a health care provider and provided the use of
16 telemedicine shall be limited to situations where there is a lack of

17 healthcare providers within reasonable travel time and distance of the
18 insured or the insured is unable to travel to a healthcare provider's
19 office without undue burden. Such coverage shall be subject to the
20 same terms and conditions applicable to all other benefits under such
21 policy. No such policy shall require the use of telemedicine in lieu of
22 in-person consultation.

23 (c) No health care provider shall provide medical advice, diagnosis,
24 care or treatment to an insured or a patient through telemedicine
25 without the prior consent of such insured or patient.

26 Sec. 2. (NEW) (*Effective January 1, 2016*) (a) As used in this section,
27 "telemedicine" means the use of interactive audio, interactive video or
28 interactive data communication in the delivery of medical advice,
29 diagnosis, care or treatment, and includes the types of services
30 described in subsection (d) of section 20-9 of the general statutes.
31 "Telemedicine" does not include the use of facsimile or audio-only
32 telephone.

33 (b) Each group health insurance policy providing coverage of the
34 type specified in subdivisions (1), (2), (4), (11) and (12) of section 38a-
35 469 of the general statutes delivered, issued for delivery, renewed,
36 amended or continued in this state shall provide coverage for medical
37 advice, diagnosis, care or treatment provided through telemedicine to
38 the extent coverage is provided for such advice, diagnosis, care or
39 treatment when provided through in-person consultation between the
40 insured and a health care provider and provided the use of
41 telemedicine shall be limited to situations where there is a lack of
42 healthcare providers within reasonable travel time and distance of the
43 insured or the insured is unable to travel to a healthcare provider's
44 office without undue burden. Such coverage shall be subject to the
45 same terms and conditions applicable to all other benefits under such
46 policy. No such policy shall require the use of telemedicine in lieu of
47 in-person consultation.

48 (c) No health care provider shall provide medical advice, diagnosis,

49 care or treatment to an insured or a patient through telemedicine
50 without the prior consent of such insured or patient.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>January 1, 2016</i>	New section
Sec. 2	<i>January 1, 2016</i>	New section

INS *Joint Favorable*