

101ST GENERAL ASSEMBLY State of Illinois 2019 and 2020 HB4963

Introduced 2/18/2020, by Rep. Daniel Didech

SYNOPSIS AS INTRODUCED:

215 ILCS 5/356z.22 305 ILCS 5/5-16.8

Amends the Illinois Insurance Code. Requires individual or group policies of accident and health insurance that provides coverage for telehealth services to provide coverage for: telehealth services at the same rate as in-person services; reimbursement for a telehealth originating site facility fee; and telehealth services from an originating site that is a facility licensed under the Nursing Home Care Act. Amends the Medical Assistance Article of the Illinois Public Aid Code to provide that the medical assistance program is required to comply with the provisions of the Illinois Insurance Code regarding telehealth services.

LRB101 17110 BMS 66510 b

1 AN ACT concerning regulation.

Be it enacted by the People of the State of Illinois, represented in the General Assembly:

- Section 5. The Illinois Insurance Code is amended by changing Section 356z.22 as follows:
- 6 (215 ILCS 5/356z.22)

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- 7 Sec. 356z.22. Coverage for telehealth services.
- 8 (a) For purposes of this Section:
- 9 "Distant site" means the location at which the health care
 10 provider rendering the telehealth service is located. "Distant
 11 site" includes a location outside of this State.
- "Interactive telecommunications system" means an audio and video system permitting 2-way, live interactive communication between the patient and the distant site health care provider.
- "Telehealth services" means the delivery of covered health care services by way of an interactive telecommunications system.
 - (b) If an individual or group policy of accident or health insurance provides coverage for telehealth services, then it must comply with the following:
- 21 (1) An individual or group policy of accident or health 22 insurance providing telehealth services may not:
- 23 (A) require that in-person contact occur between a

health care provider and a patient;

- (B) require the health care provider to document a barrier to an in-person consultation for coverage of services to be provided through telehealth;
 - (C) require the use of telehealth when the health care provider has determined that it is not appropriate; or
 - (D) require the use of telehealth when a patient chooses an in-person consultation.
- (2) Deductibles, copayments, or coinsurance applicable to services provided through telehealth shall not exceed the deductibles, copayments, or coinsurance required by the individual or group policy of accident or health insurance for the same services provided through in-person consultation.
- (b-5) If an individual or group policy of accident or health insurance provides coverage for telehealth services, it must provide coverage for licensed dietitian nutritionists and certified diabetes educators who counsel senior diabetes patients in the senior diabetes patients' homes to remove the hurdle of transportation for senior diabetes patients to receive treatment.
- (c) Nothing in this Section shall be deemed as precluding a health insurer from providing benefits for other services, including, but not limited to, remote monitoring services, other monitoring services, or oral communications otherwise

- 1 covered under the policy.
- 2 (d) If an individual or group policy of accident or health
- 3 <u>insurance provides coverage for telehealth services, it must</u>
- 4 provide coverage for telehealth services at the same rate as
- 5 in-person services.
- 6 (e) If an individual or group policy of accident or health
- 7 insurance provides coverage for telehealth services, it must
- 8 provide coverage for reimbursement for a telehealth
- 9 originating site facility fee.
- 10 (e) If an individual or group policy of accident or health
- insurance provides coverage for telehealth services, it must
- 12 provide coverage for telehealth services from an originating
- 13 site that is a facility licensed under the Nursing Home Care
- 14 Act.
- 15 (Source: P.A. 100-1009, eff. 1-1-19.)
- Section 10. The Illinois Public Aid Code is amended by
- 17 changing Section 5-16.8 as follows:
- 18 (305 ILCS 5/5-16.8)
- 19 Sec. 5-16.8. Required health benefits. The medical
- 20 assistance program shall (i) provide the post-mastectomy care
- 21 benefits required to be covered by a policy of accident and
- 22 health insurance under Section 356t and the coverage required
- 23 under Sections 356g.5, 356u, 356w, 356x, 356z.6, 356z.22,
- 356z.26, 356z.29, and 356z.32, and 356z.33, 356z.34, 356z.35,

- 1 <u>and 356z.39</u> of the Illinois Insurance Code and (ii) be subject
- 2 to the provisions of Sections 356z.19, 364.01, 370c, and 370c.1
- 3 of the Illinois Insurance Code.
- 4 On and after July 1, 2012, the Department shall reduce any
- 5 rate of reimbursement for services or other payments or alter
- any methodologies authorized by this Code to reduce any rate of
- 7 reimbursement for services or other payments in accordance with
- 8 Section 5-5e.
- 9 To ensure full access to the benefits set forth in this
- 10 Section, on and after January 1, 2016, the Department shall
- 11 ensure that provider and hospital reimbursement for
- 12 post-mastectomy care benefits required under this Section are
- 13 no lower than the Medicare reimbursement rate.
- 14 (Source: P.A. 100-138, eff. 8-18-17; 100-863, eff. 8-14-18;
- 15 100-1057, eff. 1-1-19; 100-1102, eff. 1-1-19; 101-81, eff.
- 7-12-19; 101-218, eff. 1-1-20; 101-281, eff. 1-1-20; 101-371,
- 17 eff. 1-1-20; 101-574, eff. 1-1-20; revised 10-16-19.)