

**SUBSTITUTE FOR  
HOUSE BILL NO. 5412**

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,  
7 or otherwise authorized to engage in his or her health care  
8 profession in the state where the patient is located. Telemedicine  
9 services are subject to all terms and conditions of the health



1 insurance policy agreed upon between the policy holder and the  
2 insurer, including, but not limited to, required copayments,  
3 coinsurances, deductibles, and approved amounts.

4 (2) As used in this section:

5 (a) After December 31, 2017, "insurer" includes a nonprofit  
6 dental care corporation operating under 1963 PA 125, MCL 550.351 to  
7 550.373.

8 (b) "Telemedicine" means the use of an electronic media to  
9 link patients with health care professionals in different  
10 locations. To be considered telemedicine under this section, the  
11 health care professional must be able to examine the patient via a  
12 ~~real-time,~~ **health insurance portability and accountability act of**  
13 **1996, Public Law 104-191 compliant, secure** interactive audio or  
14 video, or both, telecommunications system, **or through the use of**  
15 **store and forward online messaging.** ~~and the patient must be able to~~  
16 ~~interact with the off-site health care professional at the time the~~  
17 ~~services are provided.~~

