## **SENATE BILL No. 1059**

June 7, 2018, Introduced by Senators WARREN, NOFS and HANSEN and referred to the Committee on Insurance.

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 THIS state. where the patient is located.
- 9 Telemedicine services are subject to all terms and conditions of
- 10 the health insurance policy agreed upon ON between the policy

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- 1 holder and the insurer, including, but not limited to, required
- 2 copayments, coinsurances, deductibles, and approved amounts.
- 3 TELEMEDICINE SERVICES MAY BE USED TO ESTABLISH A PHYSICIAN-PATIENT
- 4 RELATIONSHIP.
- 5 (2) As used in this section:
- 6 (A) "ASYNCHRONOUS STORE AND FORWARD ACTION" MEANS THE
- 7 TRANSMISSION OF A PATIENT'S MEDICAL INFORMATION FROM AN ORIGINATING
- 8 SITE TO A HEALTH CARE PROFESSIONAL AT A DISTANT SITE FOR REVIEW OF
- 9 THE INFORMATION BY THE PROFESSIONAL AT THE DISTANT SITE WITHOUT A
- 10 SYNCHRONOUS INTERACTION.
- 11 (B) "DISTANT SITE" MEANS THE LOCATION OF THE HEALTH CARE
- 12 PROFESSIONAL WHEN PROVIDING TELEMEDICINE SERVICES TO THE PATIENT.
- (C) (a) After December 31, 2017, "insurer" includes a
- 14 nonprofit dental care corporation operating under 1963 PA 125, MCL
- **15** 550.351 to 550.373.
- 16 (D) "ORIGINATING SITE" MEANS EITHER OF THE FOLLOWING, AS
- 17 APPLICABLE:
- 18 (i) THE LOCATION OF THE PATIENT WHEN RECEIVING TELEMEDICINE
- 19 SERVICES FROM THE HEALTH CARE PROFESSIONAL.
- 20 (ii) THE LOCATION WHERE THE ASYNCHRONOUS STORE AND FORWARD
- 21 ACTION ORIGINATES.
- 22 (E) "SYNCHRONOUS INTERACTION" MEANS A REAL-TIME INTERACTION
- 23 BETWEEN A PATIENT RECEIVING TELEMEDICINE SERVICES AT AN ORIGINATING
- 24 SITE AND A HEALTH CARE PROFESSIONAL DELIVERING TELEMEDICINE
- 25 SERVICES FROM A DISTANT SITE.
- 26 (F) (b) "Telemedicine" means the use of an electronic media to
- 27 link patients with health care professionals in different

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- 1 locations. To be considered telemedicine under this section, the
- 2 health care professional must be able to examine the patient via a
- 3 real-time, interactive audio or video, or both, telecommunications
- 4 system and the patient must be able to interact with the off-site
- 5 health care professional at the time the services are provided. THE
- 6 USE OF INTERACTIVE AUDIO-VISUAL OR OTHER TELECOMMUNICATIONS
- 7 TECHNOLOGY BY A HEALTH CARE PROFESSIONAL TO DELIVER HEALTH CARE
- 8 SERVICES, INCLUDING PRESCRIPTIONS, BETWEEN A DISTANT SITE AND AN
- 9 ORIGINATING SITE FOR DIAGNOSIS AND TREATMENT OF A PATIENT.
- 10 (G) "TELEMEDICINE SERVICES" MEANS HEALTH CARE SERVICES
- 11 PROVIDED THROUGH TELEMEDICINE, INCLUDING SERVICES PROVIDED THROUGH
- 12 A SYNCHRONOUS INTERACTION OR ASYNCHRONOUS STORE AND FORWARD ACTION.