

**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.~~

