

# HOUSE BILL NO. 5412

January 28, 2020, Introduced by Reps. Vaupel, Green, Liberati, Whiteford and Wozniak and referred to the Committee on Health Policy.

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,



1 or otherwise authorized to engage in his or her health care  
2 profession in the state where the patient is located. Telemedicine  
3 services are subject to all terms and conditions of the health  
4 insurance policy agreed upon between the policy holder and the  
5 insurer, including, but not limited to, required copayments,  
6 coinsurances, deductibles, and approved amounts.

7 (2) As used in this section:

8 (a) After December 31, 2017, "insurer" includes a nonprofit  
9 dental care corporation operating under 1963 PA 125, MCL 550.351 to  
10 550.373.

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

