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House Bill 4131 (Substitute H-2 as passed by the House)
Sponsor: Representative Tullio Liberati
House Committee: Insurance and Financial Services
Senate Committee: Health Policy

Date Completed: 2-6-24

CONTENT

The bill would amend Chapter 34 (Disability Insurance Policies) of the Insurance Code to prohibit an insurer from requiring a health care professional to provide telemedicine services for a patient unless the services were contractually required and clinically appropriate, as described below.

Currently, the Code prohibits an insurer that delivers, issues for delivery, or renews in Michigan a health insurance policy from requiring face-to-face contact between a health care professional and a patient for services appropriately provided through telemedicine, as determined by the insurer. The Code then prescribes further requirements for telemedicine services.

("Telemedicine" means the use of an electronic media to link patients with health care professionals in different locations. To be considered telemedicine, the health care professional must be able to examine the patient via a Health Insurance Portability and Accountability Act-compliant secure interactive audio or video, or both, telecommunications system, or through the use of store and forward online messaging.)

Under the bill, an insurer described above could not require a health care professional to provide services for a patient through telemedicine unless the services were both of the following:

- Contractually required per the terms of a contract between the insurer and an affiliated provider or a third-party vendor for telemedicine first or telemedicine-only products.
- Clinically appropriate, as determined by the health care professional.

MCL 500.3476

Legislative Analyst: Alex Krabill

FISCAL IMPACT

The bill would have no fiscal impact on State or local government.

Fiscal Analyst: Nathan Leaman

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