

ASSEMBLY, No. 2668

STATE OF NEW JERSEY 217th LEGISLATURE

INTRODUCED FEBRUARY 8, 2016

Sponsored by:

Assemblywoman PAMELA R. LAMPITT

District 6 (Burlington and Camden)

Assemblyman DANIEL R. BENSON

District 14 (Mercer and Middlesex)

SYNOPSIS

Requires health insurance carriers, SHBP, and SEHBP to provide coverage for telemedicine.

CURRENT VERSION OF TEXT

As introduced.



(Sponsorship Updated As Of: 4/5/2016)

1 AN ACT concerning telemedicine and supplementing various parts
2 of statutory law.

3

4 **BE IT ENACTED** by the Senate and General Assembly of the State
5 of New Jersey:

6

7 1. a. A carrier which offers a managed care plan in this State
8 shall provide coverage for telemedicine services delivered to a
9 covered person in a health care facility to the same extent that the
10 services would be covered if they were provided through in-person
11 consultation.

12 b. A carrier may:

13 (1) charge a deductible, co-payment, or coinsurance for a health
14 care service provided through telemedicine so long as it does not
15 exceed the deductible, co-payment, or coinsurance applicable to an
16 in-person consultation;

17 (2) limit coverage to health care providers in the health benefits
18 plan's network; and

19 (3) require originating site health care providers to document the
20 reasons the services are being provided by telemedicine rather than
21 in person.

22 c. Nothing in this section shall be construed to:

23 (1) prohibit a carrier from providing coverage for only those
24 services that are medically necessary, subject to the terms and
25 conditions of the covered person's health benefits plan; or

26 (2) require a carrier to reimburse the distant site health care
27 provider if the distant site health care provider has insufficient
28 information to render an opinion.

29 d. As used in this section:

30 "Health care facility" means the same as defined in section 2 of
31 P.L.1971, c.136 (C.26:2H-2).

32 "Telemedicine" means the delivery of health care services such
33 as diagnosis, consultation, or treatment through the use of live
34 interactive audio and video over a secure connection that complies
35 with the requirements of the Health Insurance Portability and
36 Accountability Act of 1996, Pub.L.104-191. Telemedicine shall not
37 include the use of audio-only telephone, e-mail, or facsimile.

38

39 2. a. The State Health Benefits Commission shall ensure that
40 every contract purchased by the commission that provides hospital
41 and medical expense benefits shall provide coverage for
42 telemedicine services delivered to a covered person in a health care
43 facility to the same extent that the services would be covered if they
44 were provided through in-person consultation.

45 b. The contract may:

46 (1) provide for a deductible, co-payment, or coinsurance for a
47 health care service provided through telemedicine so long as it does

1 not exceed the deductible, co-payment, or coinsurance applicable to
2 an in-person consultation;

3 (2) limit coverage to services provided by health care providers
4 in the health benefits plan's network; and

5 (3) require originating site health care providers to document the
6 reasons the services are being provided by telemedicine rather than
7 in person.

8 c. Nothing in this section shall be construed to:

9 (1) prohibit the contract from providing coverage for only those
10 services that are medically necessary, subject to the terms and
11 conditions of the covered person's health benefits plan; or

12 (2) require the contract to reimburse the distant site health care
13 provider if the distant site health care provider has insufficient
14 information to render an opinion.

15 d. As used in this section:

16 "Health care facility" means the same as defined in section 2 of
17 P.L.1971, c.136 (C.26:2H-2).

18 "Telemedicine" means the delivery of health care services such
19 as diagnosis, consultation, or treatment through the use of live
20 interactive audio and video over a secure connection that complies
21 with the requirements of the Health Insurance Portability and
22 Accountability Act of 1996, Pub.L.104-191. Telemedicine shall not
23 include the use of audio-only telephone, e-mail, or facsimile.

24

25 3. a. The School Employees' Health Benefits Commission
26 shall ensure that every contract purchased by the commission that
27 provides hospital and medical expense benefits shall provide
28 coverage for telemedicine services delivered to a covered person in
29 a health care facility to the same extent that the services would be
30 covered if they were provided through in-person consultation.

31 b. The contract may:

32 (1) provide for a deductible, co-payment, or coinsurance for a
33 health care service provided through telemedicine so long as it does
34 not exceed the deductible, co-payment, or coinsurance applicable to
35 an in-person consultation;

36 (2) limit coverage to services provided by health care providers
37 in the health benefits plan's network; and

38 (3) require originating site health care providers to document the
39 reasons the services are being provided by telemedicine rather than
40 in person.

41 c. Nothing in this section shall be construed to:

42 (1) prohibit the contract from providing coverage for only those
43 services that are medically necessary, subject to the terms and
44 conditions of the covered person's health benefits plan; or

45 (2) require the contract to reimburse the distant site health care
46 provider if the distant site health care provider has insufficient
47 information to render an opinion.

48 d. As used in this section:

