AN ACT concerning health insurance and Medicaid coverage and

An Act concerning health insurance and Medicaid coverage and
coronavirus disease 2019 and supplementing P.L.1968, c.413
(C.30:4D-1 et seq.) and P.L.1997, c.192 (C.26:2S-1 et seq.).

BE IT ENACTED by the Senate and General Assembly of the State

of New Jersey:

1. a. During the Public Health Emergency and State of
Emergency declared by the Governor in Executive Order 103 of
2020, the State Medicaid and NJ FamilyCare programs shall
provide coverage and payment for expenses incurred in:

(1) the testing for coronavirus disease 2019, provided that a
licensed medical practitioner has issued a medical order for that
testing; and

(2) the delivery of health care services through telemedicine or
telehealth in accordance with the provisions of P.L.2017, c.117
(C.45:1-61 et al.).

b. The coverage shall be provided to the same extent as for any
other health care services, except that no cost-sharing shall be
imposed on the coverage provided pursuant to this section.

c. The Commissioner of Human Services shall apply for such
State plan amendments or waivers as may be necessary to
implement the provisions of this act and to secure federal financial
participation for State Medicaid expenditures under the federal
Medicaid program.

2. a. During the Public Health Emergency and State of
Emergency declared by the Governor in Executive Order 103 of
2020, a carrier that offers a health benefits plan in this State shall
provide coverage and payment for expenses incurred in:

(1) the testing of coronavirus disease 2019, provided that a
health care professional in accordance with the provisions of
P.L.2017, c.117 (C.45:1-61 et al.) has issued a medical order for the
testing; and

(2) any health care services delivered to a covered person
through telemedicine or telehealth in accordance with the
provisions of P.L.2017, c.117 (C.45:1-61 et al.).

b. The coverage shall be provided to the same extent as for any
other health care services under the health benefits plan, except that
no cost-sharing shall be imposed on the coverage provided pursuant
to this section.

c. As used in this section, “carrier,” means an insurance
company, health service corporation, hospital service corporation,
medical service corporation, or health maintenance organization

P.L. 2020, CHAPTER 7, approved March 20, 2020
Assembly, No. 3843
authorized to issue health benefits plans in this State, and shall
include the State Health Benefits Program and the School
Employees' Health Benefits Program.

3. This act shall take effect immediately and shall apply to all
health benefits plans currently in effect in the State, or that are
delivered, issued, executed or renewed in this State, or approved for
issuance or renewal in this State by the Commissioner of Banking
and Insurance, on or after the effective date of this act.

STATEMENT

This bill requires health insurance carriers (health, hospital and
medical service corporations, health maintenance organizations and
insurance companies), as well as the State and School Employees’
Health Benefits Programs and the State Medicaid program, to
provide coverage for expenses incurred in:

1. the testing for coronavirus disease 2019, provided that a
licensed medical practitioner has issued a medical order for that
testing; and

2. the delivery of health care services through telemedicine or
telehealth in accordance with the provisions of P.L.2017, c.117
(C.45:1-61 et al.).

The requirements of the bill remain in effect during the Public
Health Emergency and State of Emergency declared by the
Governor in Executive Order 103 of 2020.

The bill requires the coverage to be provided to the same extent
as for any other services under the health benefits plan, except that
no cost-sharing may be imposed on the coverage provided pursuant
to the bill.

The bill takes effect immediately and applies to all health benefit
plans currently in effect in the State, or that are delivered, issued,
executed or renewed in this State, or approved for issuance or
renewal in this State by the Commissioner of Banking and
Insurance, on or after the effective date of the bill.

Requires health insurance and Medicaid coverage for testing of
coronavirus disease 2019 and for telemedicine and telehealth during
coronavirus disease 2019 state of emergency.