

HB3758



102ND GENERAL ASSEMBLY

State of Illinois

2021 and 2022

HB3758

Introduced 2/22/2021, by Rep. Ryan Spain

SYNOPSIS AS INTRODUCED:

215 ILCS 5/356z.22

Amends the Illinois Insurance Code. Provides that individual or group policies of accident or health insurance that cover telehealth services must provide coverage for telehealth services used to treat a mental, emotional, nervous, or substance use disorder or condition.

LRB102 10849 BMS 16179 b

FISCAL NOTE ACT
MAY APPLY

A BILL FOR

1 AN ACT concerning regulation.

2 **Be it enacted by the People of the State of Illinois,**
3 **represented in the General Assembly:**

4 Section 5. The Illinois Insurance Code is amended by
5 changing Section 356z.22 as follows:

6 (215 ILCS 5/356z.22)

7 Sec. 356z.22. Coverage for telehealth services.

8 (a) For purposes of this Section:

9 "Distant site" means the location at which the health care
10 provider rendering the telehealth service is located.

11 "Interactive telecommunications system" means an audio and
12 video system permitting 2-way, live interactive communication
13 between the patient and the distant site health care provider.

14 "Telehealth services" means the delivery of covered health
15 care services by way of an interactive telecommunications
16 system.

17 (b) If an individual or group policy of accident or health
18 insurance provides coverage for telehealth services, then it
19 must comply with the following:

20 (1) An individual or group policy of accident or
21 health insurance providing telehealth services may not:

22 (A) require that in-person contact occur between a
23 health care provider and a patient;

1 (B) require the health care provider to document a
2 barrier to an in-person consultation for coverage of
3 services to be provided through telehealth;

4 (C) require the use of telehealth when the health
5 care provider has determined that it is not
6 appropriate; or

7 (D) require the use of telehealth when a patient
8 chooses an in-person consultation.

9 (2) Deductibles, copayments, or coinsurance applicable
10 to services provided through telehealth shall not exceed
11 the deductibles, copayments, or coinsurance required by
12 the individual or group policy of accident or health
13 insurance for the same services provided through in-person
14 consultation.

15 (b-5) If an individual or group policy of accident or
16 health insurance provides coverage for telehealth services, it
17 must provide coverage for licensed dietitian nutritionists and
18 certified diabetes educators who counsel senior diabetes
19 patients in the senior diabetes patients' homes to remove the
20 hurdle of transportation for senior diabetes patients to
21 receive treatment.

22 (b-10) If an individual or group policy of accident or
23 health insurance provides coverage for telehealth services, it
24 must provide coverage for telehealth services used to treat a
25 mental, emotional, nervous, or substance use disorder or
26 condition as defined in paragraph (4) of subsection (a) of

1 Section 370c.

2 (c) Nothing in this Section shall be deemed as precluding
3 a health insurer from providing benefits for other services,
4 including, but not limited to, remote monitoring services,
5 other monitoring services, or oral communications otherwise
6 covered under the policy.

7 (Source: P.A. 100-1009, eff. 1-1-19.)