A BILL TO BE ENTITLED
AN ACT TO REQUIRE HEALTH INSURANCE COVERAGE FOR TELEMEDICINE SERVICES.

The General Assembly of North Carolina enacts:

SECTION 1. Article 50 of Chapter 58 of the General Statutes is amended by adding a new section to read:

"§ 58-50-305. Coverage for services provided via telemedicine.

(a) As used in this section, the following definitions apply:
(1) Insurer. – As defined in G.S. 58-3-167(a).
(2) Telemedicine. – The use of interactive audio, video, or other electronic media for the purposes of diagnosis, consultation, or treatment.

(b) Every health benefit plan shall provide coverage for health care services that are provided via telemedicine if the health care service would be covered were it provided through in-person consultation or in-person delivery of services between an insured and a health care provider. A health benefit plan may not exclude services provided via telemedicine from coverage under the plan solely because the service is not provided through an in-person consultation or in-person delivery of services.

(c) A health care provider shall not be required to document a barrier to an in-person visit prior to the delivery of services via telemedicine.

(d) For purposes of coverage for services provided via telemedicine, an insurer shall not limit the type of setting where services may be provided to the patient or by the health care provider.

(e) Coverage of services provided via telemedicine shall be at a rate no less than the applicable rate for health care services provided through in-person consultation or in-person delivery of services. A health benefit plan may contain a provision for a deductible, co-payment, or coinsurance requirement for a health care service provided via telemedicine so long as the deductible, co-payment, or coinsurance does not exceed the deductible, co-payment, or coinsurance applicable to an in-person consultation or in-person delivery of services."

SECTION 2. This act becomes effective October 1, 2017, and applies to insurance contracts issued, renewed, or amended on or after that date.