

STATE OF NEW YORK

4584

2023-2024 Regular Sessions

IN ASSEMBLY

February 17, 2023

Introduced by M. of A. GUNTHER -- read once and referred to the Committee on Insurance

AN ACT to amend the public health law and the insurance law, in relation to requiring services provided by telehealth reimbursed at the same rate as an in-office visit

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

1 Section 1. Section 2999-dd of the public health law is amended by
2 adding a new subdivision 5 to read as follows:

3 5. Notwithstanding any provision of law to the contrary and pursuant
4 to regulations promulgated by the commissioner, telehealth services, as
5 defined by section twenty-nine hundred ninety-nine-cc of this article
6 and all regulations promulgated thereunder, including any additional
7 provider categories and originating sites specified in accordance with
8 section twenty-nine hundred ninety-nine-ee of this article, shall be
9 reimbursed at the same rate as an in-office visit.

10 § 2. Subsection (a) of section 3217-h of the insurance law, as added
11 by chapter 6 of the laws of 2015, is amended to read as follows:

12 (a) (1) An insurer shall not exclude from coverage a service that is
13 otherwise covered under a policy that provides comprehensive coverage
14 for hospital, medical or surgical care because the service is delivered
15 via telehealth, as that term is defined in subsection (b) of this
16 section; provided, however, that an insurer may exclude from coverage a
17 service by a health care provider where the provider is not otherwise
18 covered under the policy. An insurer may subject the coverage of a
19 service delivered via telehealth to co-payments, coinsurance or deduct-
20 ibles provided that they are at least as favorable to the insured as
21 those established for the same service when not delivered via tele-
22 health. An insurer may subject the coverage of a service delivered via
23 telehealth to reasonable utilization management and quality assurance

EXPLANATION--Matter in italics (underscored) is new; matter in brackets
[-] is old law to be omitted.

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1 requirements that are consistent with those established for the same
2 service when not delivered via telehealth.

3 (2) An insurer shall reimburse for a service that is otherwise covered
4 under a policy that provides comprehensive coverage for hospital,
5 medical or surgical care and is delivered via telehealth, as that term
6 is defined in subsection (b) of this section, on the same basis and at
7 the same rate as the insurer would apply to those services if the
8 services had been delivered in person.

9 § 3. Subsection (a) of section 4306-g of the insurance law, as added
10 by chapter 6 of the laws of 2015, is amended to read as follows:

11 (a) (1) A corporation shall not exclude from coverage a service that
12 is otherwise covered under a contract that provides comprehensive cover-
13 age for hospital, medical or surgical care because the service is deliv-
14 ered via telehealth, as that term is defined in subsection (b) of this
15 section; provided, however, that a corporation may exclude from coverage
16 a service by a health care provider where the provider is not otherwise
17 covered under the contract. A corporation may subject the coverage of a
18 service delivered via telehealth to co-payments, coinsurance or deduct-
19 ibles provided that they are at least as favorable to the insured as
20 those established for the same service when not delivered via tele-
21 health. A corporation may subject the coverage of a service delivered
22 via telehealth to reasonable utilization management and quality assur-
23 ance requirements that are consistent with those established for the
24 same service when not delivered via telehealth.

25 (2) A corporation shall reimburse for a service that is otherwise
26 covered under a policy that provides comprehensive coverage for hospi-
27 tal, medical or surgical care and is delivered via telehealth, as that
28 term is defined in subsection (b) of this section, on the same basis and
29 at the same rate as the insurer would apply to those services if the
30 services had been delivered in person.

31 § 4. This act shall take effect immediately; provided, however,
32 section two of this act shall take effect on the same date as the rever-
33 sion of subsection (a) of section 3217-h of the insurance law as
34 provided in section 7 of part V of chapter 57 of the laws of 2022, as
35 amended; and provided, further, that section three of this act shall
36 take effect on the same date as the reversion of subsection (a) of
37 section 4306-g of the insurance law as provided in section 7 of part V
38 of chapter 57 of the laws of 2022, as amended.