



1           **27-81-3. Definitions. -- (a) As used in this chapter:**

2           (1) "Distant site" means a site at which a health care provider is located while providing  
3 health care services by means of telemedicine.

4           (2) "Health care facility" means an institution providing health care services or a health  
5 care setting, including, but not limited to, hospitals and other licensed inpatient centers,  
6 ambulatory surgical or treatment centers, skilled nursing centers, residential treatment centers,  
7 diagnostic, laboratory and imaging centers, and rehabilitation and other therapeutic health  
8 settings.

9           (3) "Health care professional" means a physician or other health care practitioner  
10 licensed, accredited or certified to perform specified health care services consistent with state  
11 law.

12           (4) "Health care provider" means a health care professional or a health care facility.

13           (5) "Health care services" means any services included in the furnishing to any individual  
14 of medical, podiatric, or dental care, or hospitalization, or incident to the furnishing of that care or  
15 hospitalization, and the furnishing to any person of any and all other services for the purpose of  
16 preventing, alleviating, curing, or healing human illness, injury, or physical disability.

17           (6) "Health insurer" means any person, firm or corporation offering and/or insuring health  
18 care services on a prepaid basis, including, but not limited to, a nonprofit service corporation, a  
19 health maintenance organization, or an entity offering a policy of accident and sickness insurance.

20           (7) "Health maintenance organization" means a health maintenance organization as  
21 defined in chapter 41 of this title.

22           (8) "Nonprofit service corporation" means a nonprofit hospital service corporation as  
23 defined in chapter 19 of this title or a nonprofit medical service corporation as defined in chapter  
24 20 of this title.

25           (9) "Originating site" means a site at which a patient is located at the time health care  
26 services are provided to him or her by means of telemedicine; provided, however,  
27 notwithstanding any other provision of law, health insurers and health care providers may agree  
28 to alternative siting arrangements deemed appropriate by the parties.

29           (10) "Policy of accident and sickness insurance" means a policy of accident and sickness  
30 insurance as defined in chapter 18 of this title.

31           (11) "Store-and-forward technology" means the technology used to enable the  
32 transmission of a patient's medical information from an originating site to the health care provider  
33 at the distant site without the patient being present.

34           (12) "Telemedicine" means the delivery of clinical health care services by means of real

1 time two-way electronic audiovisual communications, including the application of secure video  
2 conferencing or store-and-forward technology to provide or support health care delivery, which  
3 facilitate the assessment, diagnosis, treatment, and care management of a patient's health care  
4 while such patient is at an originating site and the health care provider is at a distant site,  
5 consistent with applicable federal laws and regulations. Telemedicine does not include an audio-  
6 only telephone conversation, email message or facsimile transmission between the provider and  
7 patient.

8 **27-81-4. Coverage of telemedicine services. --** (a) Each health insurer that issues  
9 individual or group accident and sickness insurance policies for health care services and/or  
10 provides a health care plan for health care services shall provide coverage for the cost of such  
11 covered health care services provided through telemedicine services, as provided in this section.

12 (b) A health insurer shall not exclude a health care service for coverage solely because  
13 the health care service is provided through telemedicine and is not provided through in-person  
14 consultation or contact, so long as such health care services are medically appropriate to be  
15 provided through telemedicine services and as may be subject to the terms and conditions of a  
16 telemedicine agreement between the insurer and the participating health care provider or provider  
17 group.

18 (c) Benefit plans offered by a health insurer may impose a deductible, copayment, or  
19 coinsurance requirement for a health care service provided through telemedicine.

20 (d) The requirements of this section shall apply to all policies and health plans issued,  
21 reissued, or delivered in the state of Rhode Island on and after January 1, 2017.

22 (e) This chapter shall not apply to short-term travel, accident-only, limited or specified  
23 disease, or individual conversion policies or health plans, nor to policies or health plans designed  
24 for issuance to persons eligible for coverage under Title XVIII of the Social Security Act, known  
25 as Medicare, or any other similar coverage under state or federal governmental plans.

26 **27-81-5. Severability. --** If any provision of this chapter is held by a court to be invalid,  
27 such invalidity shall not affect the remaining provisions of this chapter.

28 SECTION 2. This act shall take effect upon passage.

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LC000529/SUB A  
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EXPLANATION  
BY THE LEGISLATIVE COUNCIL  
OF

A N A C T  
RELATING TO INSURANCE -- THE TELEMEDICINE COVERAGE ACT

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1           This act would require health insurance policies, plans or contracts issued, reissued or  
2 delivered on or after January 1, 2017, to include provisions for the reimbursement of telemedicine  
3 services in the same manner as such policies, plans or contracts reimburse for health care services  
4 provided through in-person consultation or contact.

5           This act would take effect upon passage.

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