

IC 27-8-34

Chapter 34. Coverage for Telemedicine Services

IC 27-8-34-1

"Covered individual"

Sec. 1. As used in this chapter, "covered individual" means an individual who is entitled to coverage under a policy of accident and sickness insurance.

As added by P.L.185-2015, SEC.25.

IC 27-8-34-2

"Health care services"

Sec. 2. As used in this chapter, "health care services" has the meaning set forth in IC 27-8-11-1.

As added by P.L.185-2015, SEC.25.

IC 27-8-34-3

"Policy"

Sec. 3. As used in this chapter, "policy" means a policy of accident and sickness insurance (as defined in IC 27-8-5-1). The term does not include dental insurance or vision insurance.

As added by P.L.185-2015, SEC.25.

IC 27-8-34-4

"Provider"

Sec. 4. As used in this chapter, "provider" has the meaning set forth in IC 27-8-11-1.

As added by P.L.185-2015, SEC.25.

IC 27-8-34-5

"Telemedicine services"

Sec. 5. (a) As used in this chapter, "telemedicine services" means health care services delivered by use of interactive audio, video, or other electronic media, including the following:

- (1) Medical exams and consultations.
- (2) Behavioral health, including substance abuse evaluations and treatment.

(b) The term does not include the delivery of health care services by use of the following:

- (1) A telephone transmitter for transtelephonic monitoring.
- (2) A telephone or any other means of communication for the consultation from one (1) provider to another provider.

As added by P.L.185-2015, SEC.25.

IC 27-8-34-6

Coverage of telemedicine services; limits; separate consent prohibited

Sec. 6. (a) A policy must provide coverage for telemedicine services in accordance with the same clinical criteria as the policy

provides coverage for the same health care services delivered in person.

(b) Coverage for telemedicine services required by subsection (a) may not be subject to a dollar limit, deductible, or coinsurance requirement that is less favorable to a covered individual than the dollar limit, deductible, or coinsurance requirement that applies to the same health care services delivered to a covered individual in person.

(c) Any annual or lifetime dollar limit that applies to telemedicine services must be the same annual or lifetime dollar limit that applies in the aggregate to all items and services covered under the policy.

(d) A separate consent for telemedicine services may not be required.

As added by P.L.185-2015, SEC.25.

IC 27-8-34-7

Application limitations

Sec. 7. This chapter does not do any of the following:

- (1) Require a policy to provide coverage for a telemedicine service that is not a covered health care service under the policy.
- (2) Require the use of telemedicine services when the treating provider has determined that telemedicine services are inappropriate.
- (3) Prevent the use of utilization review concerning coverage for telemedicine services in the same manner as utilization review is used concerning coverage for the same health care services delivered to a covered individual in person.

As added by P.L.185-2015, SEC.25.