

Introduced by

Senators Lee, Hogan, K. Roers

Representatives Dobervich, Porter, Weisz

1 A BILL for an Act to amend and reenact section 26.1-36-09.15 of the North Dakota Century
2 Code, relating to health insurance coverage of telehealth.

3 **BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:**

4 **SECTION 1. AMENDMENT.** Section 26.1-36-09.15 of the North Dakota Century Code is
5 amended and reenacted as follows:

6 **26.1-36-09.15. Coverage of telehealth services.**

7 1. As used in this section:

8 a. "Distant site" means a site at which a health care provider or health care facility is
9 located while providing medical services by means of telehealth.

10 b. ~~"E-visit" means a face-to-face digital communication initiated by a patient to a~~
11 ~~provider through the provider's online patient portal.~~

12 e. "Health care facility" means any office or institution at which health services are
13 provided. The term includes hospitals; clinics; ambulatory surgery centers;
14 outpatient care facilities; nursing homes; nursing, basic, long-term, or assisted
15 living facilities; laboratories; and offices of any health care provider.

16 ~~d.c.~~ "Health care provider" includes an individual licensed under chapter 43-05,
17 43-06, 43-12.1 as a registered nurse or as an advanced practice registered
18 nurse, 43-13, 43-15, 43-17, 43-26.1, 43-28, 43-32, 43-37, 43-40, 43-41, 43-42,
19 43-44, 43-45, 43-47, 43-58, or 43-60.

20 e. ~~"Nonpublic facing product" means a remote communication product that, as a~~
21 ~~default, allows only the intended parties to participate in the communication.~~

22 ~~f.d.~~ "Originating site" means a site at which a patient is located at the time health
23 services are provided to the patient by means of telehealth.

- 1 g-e. "Policy" means an accident and health insurance policy, contract, or evidence of
2 coverage on a group, individual, blanket, franchise, or association basis.
- 3 h. ~~"Secure connection" means a connection made using a nonpublic facing remote-~~
4 ~~communication product that employs end-to-end encryption, and which allows-~~
5 ~~only an individual and the person with whom the individual is communicating to-~~
6 ~~see what is transmitted.~~
- 7 i-f. "Store-and-forward technology" means asynchronous electronic information,
8 imaging, and communication that is transferred, recorded, or otherwise stored in
9 order to be reviewed at a distant site at a later date by a health care provider or
10 health care facility without the patient present in real time. The term includes
11 telehome monitoring and interactive audio, video, and data
12 communication~~transfer or transmission of a patient's medical information or data~~
13 from an originating site to a distant site for the purpose of diagnostic and
14 therapeutic assistance in the care of a patient.
- 15 j-g. "Telehealth":
- 16 (1) ~~Means the use of interactive audio, video, or other telecommunications-~~
17 ~~technology that is used by a health care provider or health care facility at a-~~
18 ~~distant site to deliver health services at an originating site and that is-~~
19 ~~delivered over a secure connection that complies with the requirements of~~
20 ~~state and federal laws~~delivery of health services or consultations through
21 the use of real-time two-way interactive audio and visual communications to
22 provide or support health care delivery and facilitate the assessment,
23 diagnosis, consultation, treatment, education, and care management of a
24 patient's health care.
- 25 (2) ~~Includes the use of electronic media for consultation relating to the health-~~
26 ~~care diagnosis or treatment of a patient in real time or through the use of~~
27 ~~store-and-forward technology~~application of secure video conferencing,
28 store-and-forward technology, and synchronous interactions between a
29 patient located at an originating site and a health care provider located at a
30 distant site.

- 1 (3) Includes audio-only communication between a health care provider and a
2 patient as authorized under this section.
- 3 (4) ~~Does not include the use of electronic mail, facsimile transmissions, or~~
4 ~~audio-only telephone unless for the purpose of e-visits or a virtual~~
5 ~~check-in~~communication between health care providers which consists solely
6 of a telephone conversation, electronic mail, or facsimile transmission.
- 7 (5) Does not include communication between a health care provider and a
8 patient which consists solely of an electronic mail or facsimile transmission.
- 9 (6) Does not include telemonitoring services.
- 10 k. ~~"Virtual check-in" means a brief communication via telephone or other~~
11 ~~telecommunications device to decide whether an office visit or other service is~~
12 ~~needed~~
- 13 h. "Telemonitoring services" means the remote monitoring of clinical data related to
14 the patient's vital signs or biometric data by a monitoring device or equipment
15 that transmits the data electronically to a health care provider for analysis.
16 Telemonitoring is intended to collect a patient's health-related data for the
17 purpose of assisting a health care provider in assessing and monitoring the
18 patient's medical condition or status.
- 19 2. An insurer may not deliver, issue, execute, or renew a policy that provides health
20 benefits coverage unless that policy provides coverage for medically necessary health
21 services delivered by means of telehealth which is the same as the coverage for
22 covered medically necessary health services delivered by in-person means.
- 23 a. This subsection does not require a health care provider to provide telehealth
24 services if the provider determines the delivery of a health service through
25 telehealth is not appropriate or if a patient chooses not to receive a health care
26 service through telehealth.
- 27 b. An insurer may establish criteria a health care provider is required to meet to
28 demonstrate safety or efficacy of delivering a health care service through
29 telehealth if the insurer does not already reimburse other health care providers
30 for delivery of that health service through telehealth.

- 1 c. An insurer may establish reasonable medical management techniques if a
2 particular technique is not unduly burdensome or unreasonable for a particular
3 health service.
- 4 d. An insurer may require documentation or billing practices designed to protect the
5 health insurer or patient from fraudulent claims if the practices are not unduly
6 burdensome or unreasonable for a particular health service.
- 7 e. This section does not require coverage of an audio-only communication unless
8 the communication was a scheduled appointment and the standard of care for
9 that service can be met through the use of audio-only communication.
- 10 f. An insurer may not require a patient to pay a fee to download a specific
11 communication technology or application.
- 12 3. Payment or reimbursement of expenses for covered health services delivered by
13 means of telehealth under ~~this section~~subsection 2 may be established through
14 negotiations conducted by the insurer with the health services providers in the same
15 manner as the insurer establishes payment or reimbursement of expenses for covered
16 health services that are delivered by in-person means.
- 17 4. An insurer may not deliver, issue, execute, or renew a policy that provides health
18 benefits coverage for behavioral health unless that policy provides the same coverage
19 and reimbursement for medically necessary health services for behavioral health
20 services delivered by means of telehealth which is the same as the coverage and
21 reimbursement for covered medically necessary behavioral health services delivered
22 by in-person means.
- 23 a. Under this subsection, an insurer may not deny or limit reimbursement based
24 solely on a health care provider delivering the service or consultation through
25 telehealth instead of through in-person means.
- 26 b. Under this subsection, an insurer may not deny or limit reimbursement based
27 solely on the technology and equipment used by the health care provider to
28 deliver the health care services or consultation through telehealth, if the
29 technology and equipment used by the health care provider meets the
30 requirements of this section and is appropriate for the health service.

- 1 c. This subsection does not prohibit a health insurer and health care provider from
2 entering a contract that includes a value-based reimbursement arrangement for
3 the delivery of covered health services that may include services delivered
4 through telehealth, and the arrangement does not constitute a violation of this
5 section.
- 6 d. Under this subsection, notwithstanding subsection 2, behavioral health services
7 delivered through telehealth are covered regardless of whether provided by
8 means of audio-only communication and regardless of whether provided as part
9 of a scheduled appointment if the communication was initiated by the patient
10 while in an emergency or crisis situation and a scheduled appointment was not
11 possible due to the need for an immediate response.
- 12 5. Coverage under this section may be subject to deductible, coinsurance, and
13 copayment provisions that are no different from the provisions for in-person means.
14 Coverage under this section may be subject to prior authorization if prior authorization
15 is required before the delivery of the same health care service by in-person means. An
16 insurer may require utilization review for health services delivered through telehealth if
17 the utilization review is conducted in the same manner and uses the same clinical
18 review criteria as a utilization review for the same services delivered through in-person
19 means.
- 20 5.6. This section does not require:
21 a. A policy to provide coverage for health services that are not medically necessary,
22 subject to the terms and conditions of the policy;
23 b. A policy to provide coverage for health services delivered by means of telehealth
24 if the policy would not provide coverage for the health services if delivered by
25 in-person means;
26 c. A policy to reimburse a health care provider or health care facility for expenses
27 for health services delivered by means of telehealth if the policy would not
28 reimburse that health care provider or health care facility if the health services
29 had been delivered by in-person means; or

- 1 d. A health care provider to be physically present with a patient at the originating
- 2 site unless the health care provider who is delivering health services by means of
- 3 telehealth determines the presence of a health care provider is necessary.