AN ACT

AMENDING TITLE 20, CHAPTER 4, ARTICLE 3, ARIZONA REVISED STATUTES, BY ADDING SECTION 20-841.09; AMENDING TITLE 20, CHAPTER 4, ARTICLE 9, ARIZONA REVISED STATUTES, BY ADDING SECTION 20-1057.13; AMENDING TITLE 20, CHAPTER 6, ARTICLE 4, ARIZONA REVISED STATUTES, BY ADDING SECTION 20-1376.05; AMENDING TITLE 20, CHAPTER 6, ARTICLE 5, ARIZONA REVISED STATUTES, BY ADDING SECTION 20-1406.05; RELATING TO TELEMEDICINE.

(TEXT OF BILL BEGINS ON NEXT PAGE)
Be it enacted by the Legislature of the State of Arizona:

Section 1. Title 20, chapter 4, article 3, Arizona Revised Statutes, is amended by adding section 20-841.09, to read:

20-841.09. Telemedicine; coverage of health care services; definition

A. All policies, contracts and certificates executed, delivered, issued for delivery, continued or renewed on or after January 1, 2014 must provide coverage for health care services that are provided through telemedicine if the health care service would be covered were it provided through in-person consultation between the subscriber and a health care provider. The policy, contract or certificate may limit the coverage to those health care providers in a telemedicine network that are approved by the corporation.

B. This section does not prevent a corporation from imposing deductibles, copayment or coinsurance requirements for a health care service provided through telemedicine if the deductible, copayment or coinsurance does not exceed the deductible, copayment or coinsurance applicable to an in-person consultation for the same health care service.

C. For the purposes of this section, "telemedicine":
1. Means the use of audio, video or other electronic media for the purpose of diagnosis, consultation or treatment.
2. Does not include the use of an audio-only telephone, a facsimile machine or electronic mail.

Sec. 2. Title 20, chapter 4, article 9, Arizona Revised Statutes, is amended by adding section 20-1057.13, to read:

20-1057.13. Telemedicine; coverage of health care services; definition

A. An evidence of coverage issued by a health care services organization under all policies, contracts and certificates executed, delivered, issued for delivery, continued or renewed on or after January 1, 2014 must provide coverage for health care services that are provided through telemedicine if the health care service would be covered were it provided through in-person consultation between the enrollee and a health care provider. The evidence of coverage may limit the coverage to those health care providers in a telemedicine network that are approved by the health care services organization.

B. This section does not prevent a health care services organization from imposing deductibles, copayment or coinsurance requirements for a health care service provided through telemedicine if the deductible, copayment or coinsurance does not exceed the deductible, copayment or coinsurance applicable to an in-person consultation for the same health care service.

C. For the purposes of this section, "telemedicine":
1. Means the use of audio, video or other electronic media for the purpose of diagnosis, consultation or treatment.
2. Does not include the use of an audio-only telephone, a facsimile machine or electronic mail.
Sec. 3. Title 20, chapter 6, article 4, Arizona Revised Statutes, is amended by adding section 20-1376.05, to read:

20-1376.05. Telemedicine; coverage of health care services; definition

A. ALL POLICIES, CONTRACTS AND CERTIFICATES EXECUTED, DELIVERED, ISSUED FOR DELIVERY, CONTINUED OR RENEWED BY A DISABILITY INSURER ON OR AFTER JANUARY 1, 2014 MUST PROVIDE COVERAGE FOR HEALTH CARE SERVICES THAT ARE PROVIDED THROUGH TELEMEDICINE IF THE HEALTH CARE SERVICE WOULD BE COVERED WERE IT PROVIDED THROUGH IN-PERSON CONSULTATION BETWEEN THE INSURED AND A HEALTH CARE PROVIDER. THE POLICY, CONTRACT OR CERTIFICATE MAY LIMIT THE COVERAGE TO THOSE HEALTH CARE PROVIDERS IN A TELEMEDICINE NETWORK THAT ARE APPROVED BY THE DISABILITY INSURER.

B. THIS SECTION DOES NOT PREVENT A DISABILITY INSURER FROM IMPOSING DEDUCTIBLES, COPAYMENT OR COINSURANCE REQUIREMENTS FOR A HEALTH CARE SERVICE PROVIDED THROUGH TELEMEDICINE IF THE DEDUCTIBLE, COPAYMENT OR COINSURANCE DOES NOT EXCEED THE DEDUCTIBLE, COPAYMENT OR COINSURANCE APPLICABLE TO AN IN-PERSON CONSULTATION FOR THE SAME HEALTH CARE SERVICE.

C. FOR THE PURPOSES OF THIS SECTION, "TELEMEDICINE":

1. MEANS THE USE OF AUDIO, VIDEO OR OTHER ELECTRONIC MEDIA FOR THE PURPOSE OF DIAGNOSIS, CONSULTATION OR TREATMENT.

2. DOES NOT INCLUDE THE USE OF AN AUDIO-ONLY TELEPHONE, A FACSIMILE MACHINE OR ELECTRONIC MAIL.

Sec. 4. Title 20, chapter 6, article 5, Arizona Revised Statutes, is amended by adding section 20-1406.05, to read:

20-1406.05. Telemedicine; coverage of health care services; definition

A. ALL POLICIES, CONTRACTS AND CERTIFICATES EXECUTED, DELIVERED, ISSUED FOR DELIVERY, CONTINUED OR RENEWED BY A GROUP DISABILITY INSURER OR A BLANKET DISABILITY INSURER ON OR AFTER JANUARY 1, 2014 MUST PROVIDE COVERAGE FOR HEALTH CARE SERVICES THAT ARE PROVIDED THROUGH TELEMEDICINE IF THE HEALTH CARE SERVICE WOULD BE COVERED WERE IT PROVIDED THROUGH IN-PERSON CONSULTATION BETWEEN THE INSURED AND A HEALTH CARE PROVIDER. THE POLICY, CONTRACT OR CERTIFICATE MAY LIMIT THE COVERAGE TO THOSE HEALTH CARE PROVIDERS IN A TELEMEDICINE NETWORK THAT ARE APPROVED BY THE GROUP DISABILITY INSURER OR THE BLANKET DISABILITY INSURER.

B. THIS SECTION DOES NOT PREVENT A GROUP OR BLANKET DISABILITY INSURER FROM IMPOSING DEDUCTIBLES, COPAYMENT OR COINSURANCE REQUIREMENTS FOR A HEALTH CARE SERVICE PROVIDED THROUGH TELEMEDICINE IF THE DEDUCTIBLE, COPAYMENT OR COINSURANCE DOES NOT EXCEED THE DEDUCTIBLE, COPAYMENT OR COINSURANCE APPLICABLE TO AN IN-PERSON CONSULTATION FOR THE SAME HEALTH CARE SERVICE.

C. FOR THE PURPOSES OF THIS SECTION, "TELEMEDICINE":

1. MEANS THE USE OF AUDIO, VIDEO OR OTHER ELECTRONIC MEDIA FOR THE PURPOSE OF DIAGNOSIS, CONSULTATION OR TREATMENT.

2. DOES NOT INCLUDE THE USE OF AN AUDIO-ONLY TELEPHONE, A FACSIMILE MACHINE OR ELECTRONIC MAIL.