



Senate Fiscal Agency  
P.O. Box 30036  
Lansing, Michigan 48909-7536



Telephone: (517) 373-5383  
Fax: (517) 373-1986

House Bill 4579 (as passed by the House)  
Sponsor: Representative Natalie Price  
House Committee: Health Policy  
Senate Committee: Health Policy

Date Completed: 2-6-24

## **CONTENT**

**The bill would amend Chapter 34 (Disability Insurance Policies) of the Insurance Code to require an insurer to provide the same coverage for a service that was provided through telemedicine as if that service involved face-to-face contact between the health care professional and the patient.**

Currently, under Section 3476 of the Code, an insurer that delivers, issues for delivery, or renews a health insurance policy in Michigan may not require face-to-face contact between a health care professional and a patient for services appropriately provided through telemedicine, as determined by the insurer. Telemedicine services must be provided by a health care professional who is licensed, registered, or otherwise authorized to practice his or her health care profession in the State where the patient resides. Telemedicine services are subject to all terms and conditions of the health insurance policy agreed upon between the policy holder and the insurer.

("Telemedicine" means the use of an electronic media to link patients with health care professionals in different locations. To be considered telemedicine under Section 3476 of the Code, the health care professional must be able to examine the patient via a Health Insurance Portability and Accountability Act compliant, secure interactive audio or video, or both, telecommunication system, or through the use of store and forward online messaging.)

Under the bill, if a service were provided through telemedicine, the insurer would have to provide the same coverage for that service as if the service involved face-to-face contact between the health care professional and the patient.

Section 3476, as amended by the bill, would apply to health insurance policies delivered, executed, issued, amended, adjusted, or renewed in the State, or outside of the State if covering residents of the State, beginning on the bill's effective date.

## **PREVIOUS LEGISLATION**

*(This section does not provide a comprehensive account of previous legislative efforts on this subject matter.)*

House Bill 4579 is a reintroduction of Senate Bill 898 from the 2019-2020 Legislative Session.

MCL D500.3476

Legislative Analyst: Alex Krabill

## **FISCAL IMPACT**

The bill would have no fiscal impact on State or local government.

Fiscal Analyst: Nathan Leaman

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This analysis was prepared by nonpartisan Senate staff for use by the Senate in its deliberations and does not constitute an official statement of legislative intent