

**SUBSTITUTE FOR
HOUSE BILL NO. 4131**

A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
by amending section 3476 (MCL 500.3476), as amended by 2020 PA 97.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 Sec. 3476. (1) An insurer that delivers, issues for delivery,
2 or renews in this state a health insurance policy shall not require
3 face-to-face contact between a health care professional and a
4 patient for services appropriately provided through telemedicine,
5 as determined by the insurer. **An insurer described in this**
6 **subsection shall not require a health care professional to provide**
7 **services for a patient through telemedicine unless the services are**
8 **contractually required per the terms of an affiliated provider**
9 **contract for telemedicine first or telemedicine-only products, and**



1 **clinically appropriate as determined by the health care**
2 **professional.** Telemedicine services must be provided by a health
3 care professional who is licensed, registered, or otherwise
4 authorized to engage in ~~his or her~~ **the health care professional's**
5 health care profession in the state where the patient is located.
6 Telemedicine services are subject to all terms and conditions of
7 the health insurance policy agreed ~~upon~~ **on** between the policy
8 holder and the insurer, including, but not limited to, required
9 copayments, coinsurances, deductibles, and approved amounts.

10 (2) As used in this section:

11 (a) After December 31, 2017, "insurer" includes a nonprofit
12 dental care corporation operating under 1963 PA 125, MCL 550.351 to
13 550.373.

14 (b) "Telemedicine" means the use of an electronic media to
15 link patients with health care professionals in different
16 locations. To be considered telemedicine under this section, the
17 health care professional must be able to examine the patient via a
18 health insurance portability and accountability act of 1996, Public
19 Law 104-191 compliant, secure interactive audio or video, or both,
20 telecommunications system, or through the use of store and forward
21 online messaging.

