A BILL FOR AN ACT relating to insurance; to require insurers to provide descriptions relating to telehealth and telemonitoring as prescribed.

Be it enacted by the people of the State of Nebraska,

Section 1. (1) For purposes of this section:
   (a) Telehealth means the use of medical information electronically exchanged from one site to another, whether synchronously or asynchronously, to aid a health care provider in the diagnosis or treatment of a patient. Telehealth includes services originating from a patient's home or any other location where such patient is located, asynchronous services involving the acquisition and storage of medical information at one site that is then forwarded to or retrieved by a health care provider at another site for medical evaluation, and telemonitoring; and
   (b) Telemonitoring means the remote monitoring of a patient's vital signs, biometric data, or subjective data by a monitoring device which transmits such data electronically to a health care provider for analysis and storage.

(2) Any insurer offering (a) any individual or group sickness and accident insurance policy, certificate, or subscriber contract delivered, issued for delivery, or renewed in this state, (b) any hospital, medical, or surgical expense-incurred policy, except for policies that provide coverage for a specified disease or other limited-benefit coverage, or (c) any self-funded employee benefit plan to the extent not preempted by federal law, shall provide upon request to a policyholder, certificate holder, or health care provider a description of the telehealth and telemonitoring services covered under the relevant policy, certificate, contract, or plan.

(3) The description shall include:
   (a) A description of services included in telehealth and telemonitoring coverage, including, but not limited to, any coverage for transmission costs;
   (b) Exclusions or limitations for telehealth and telemonitoring coverage, including, but not limited to, any limitation on coverage for transmission costs;
   (c) Requirements for the licensing status of health care providers providing telehealth and telemonitoring services; and
   (d) Requirements for demonstrating compliance with the signed written statement requirement in section 71-8505.