

# Telemedicine Insurance

This Act prohibits carriers offering health plans in the state from denying coverage on the basis that the coverage is provided through telemedicine if the health care service would be covered were it provided through in-person consultation between the covered person and a health care provider. Coverage for health care services provided through telemedicine must be determined in a manner consistent with coverage for health care services provided through in-person consultation.

Submitted as:

Maine

[Chapter 169 of 2009](#)

Status: Enacted into law in 2009.

## Suggested State Legislation

(Title, enacting clause, etc.)

1           Section 1. [*Short Title.*] This Act shall be cited as “An Act to Provide for Insurance  
2 Coverage of Telemedicine Services.”

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Section 2. [*Coverage for Telemedicine Services.*]

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(A) As used in this Act “telemedicine,” as it pertains to the delivery of health care  
6 services, means the use of interactive audio, video or other electronic media for the purpose of  
7 diagnosis, consultation or treatment. “Telemedicine” does not include the use of audio-only  
8 telephone, facsimile machine or e-mail.

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(B) A carrier offering a health plan in this state may not deny coverage on the basis that  
10 the coverage is provided through telemedicine if the health care service would be covered were it  
11 provided through in-person consultation between the covered person and a health care provider.

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(C) Coverage for health care services provided through telemedicine must be determined  
13 in a manner consistent with coverage for health care services provided through in-person  
14 consultation.

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(D) A carrier may offer a health plan containing a provision for a deductible, copayment  
16 or coinsurance requirement for a health care service provided through telemedicine as long as the  
17 deductible, copayment or coinsurance does not exceed the deductible, copayment or coinsurance  
18 applicable to an in-person consultation.

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Section 3. [*Severability.*] [Insert severability clause.]

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Section 4. [*Repealer.*] [Insert repealer clause.]

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Section 5. [*Effective Date.*] [Insert effective date.]