C3, J1 1lr1932 CF SB 393

By: Delegate Bagnall

Introduced and read first time: January 20, 2021 Assigned to: Health and Government Operations

#### A BILL ENTITLED

## 1 AN ACT concerning

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# Maryland Medical Assistance Program and Health Insurance – Coverage and Reimbursement of Telehealth Services

FOR the purpose of altering the health care services the Maryland Medical Assistance Program is required to provide through telehealth; repealing a certain limitation on the requirement that the Program provide certain health care services through telehealth; altering the circumstances under which the Program is required to provide health care services through telehealth; requiring, subject to certain requirements, that certain provisions of law relating to coverage of and reimbursement for health care services delivered through telehealth apply to the Program and managed care organizations in a certain manner; authorizing the Maryland Department of Health to adopt certain regulations relating to telehealth services provided to Program recipients; requiring the Department to include certain health care providers and programs when specifying by regulation the types of health care providers eligible to receive certain reimbursement; repealing certain authorization of the Department relating to the coverage of and reimbursement for health care services that are delivered through store-and-forward technology or remote patient monitoring; establishing, for a certain purpose and certain standards, that a health care service provided through telehealth is equivalent to the same health care service when provided through an in-person consultation under certain circumstances; authorizing the Department to apply to the Centers for Medicare and Medicaid Services for a certain amendment to certain waivers to implement certain requirements of this Act; repealing certain authorization provided to the Department to require submission of a certain form to the Department; repealing a certain requirement that the Department apply for a certain amendment to certain waivers to implement a certain pilot program relating to the provision of certain telehealth services; repealing a requirement that the Department administer the pilot program, collect certain data, and submit certain reports to the General Assembly; requiring certain insurers, nonprofit health service plans, and health maintenance organizations to provide certain coverage for certain services delivered through telehealth regardless of the location of the patient at the time the services are



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BY repealing

provided; establishing that a certain requirement relating to coverage of certain health care services delivered through telehealth includes coverage for the treatment for substance use disorders and mental health conditions; requiring certain insurers, nonprofit health service plans, and health maintenance organizations to reimburse certain health care services provided through telehealth in a certain manner and at a certain rate; requiring a certain utilization review by certain insurers, nonprofit health service plans, and health maintenance organizations to comply with certain State and federal laws; requiring certain insurers, nonprofit health service plans, and health maintenance organizations to allow an insured patient to select the manner in which a health care service is delivered; prohibiting certain insurers, nonprofit health service plans, and health maintenance organizations from requiring an insured patient to use telehealth in lieu of in-person service delivery; authorizing certain insurers, nonprofit health service plans, and health maintenance organizations to use telehealth to satisfy certain network access standards under certain circumstances; repealing the requirement that the Department study and submit a certain report to the General Assembly; requiring the Department to revise certain regulations for a certain purpose on or before a certain date; revising, restating, and recodifying certain provisions of law relating to the Program and reimbursement of services provided through telemedicine and telehealth; defining certain terms; altering certain definitions; providing for the application of this Act; and generally relating to the coverage and reimbursement of health care services delivered through telehealth.

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          Article - Health - General
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           Section 15-103(a)(1)
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          Annotated Code of Maryland
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           (2019 Replacement Volume and 2020 Supplement)
28
    BY repealing and reenacting, with amendments,
29
           Article – Health – General
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           Section 15–103(a)(2)(xv), 15–105.2, and 15–141.2
31
          Annotated Code of Maryland
           (2019 Replacement Volume and 2020 Supplement)
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33
    BY repealing and reenacting, with amendments,
34
           Article – Insurance
           Section 15-139
35
36
          Annotated Code of Maryland
37
           (2017 Replacement Volume and 2020 Supplement)
38
    BY repealing
39
           Chapter 17 of the Acts of the General Assembly of 2020
40
           Section 3
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Chapter 18 of the Acts of the General Assembly of 2020

BY repealing and reenacting, without amendments,

#### 1 Section 3 2 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, 3 That the Laws of Maryland read as follows: Article - Health - General 4 15-103.5 6 (a) (1) The Secretary shall administer the Maryland Medical Assistance 7 Program. 8 (2)The Program: 9 Shall provide, subject to the limitations of the State budget, 10 mental health CARE services appropriately delivered through telehealth to a patient in [the patient's home setting] ACCORDANCE WITH § 15–141.2 OF THIS SUBTITLE; and 11 12 15-105.2.13 The Program shall reimburse health care providers in accordance with the requirements of Title 19, Subtitle 1, Part IV of this article. 14 (b) 15 In this subsection the following words have the meanings (1) (i) 16 indicated. "Health care provider" means a person who is licensed, certified, 17 (ii) 18 or otherwise authorized under the Health Occupations Article to provide health care in the 19 ordinary course of business or practice of a profession or in an approved education or 20 training program. 21 "Telemedicine" means, as it relates to the delivery of (iii) 22health care services, the use of interactive audio, video, or other telecommunications or 23electronic technology: 24 A. By a health care provider to deliver a health care service that is within the scope of practice of the health care provider at a site other than the site 25at which the patient is located; and 26 27 В. That enables the patient to see and interact with the health care provider at the time the health care service is provided to the patient. 28 "Telemedicine" does not include: 29 2. 30 An audio-only telephone conversation between a health

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care provider and a patient;

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- 1 В. An electronic mail message between a health care provider 2 and a patient; or 3 C. A facsimile transmission between a health care provider 4 and a patient. 5 To the extent authorized by federal law or regulation, the provisions of 6 § 15–139(c) through (f) of the Insurance Article relating to coverage of and reimbursement 7 for health care services delivered through telemedicine shall apply to the Program and 8 managed care organizations in the same manner they apply to carriers. 9 (3)Subject to the limitations of the State budget and to the extent 10 authorized by federal law or regulation, the Department may authorize coverage of and 11 reimbursement for health care services that are delivered through store and forward 12 technology or remote patient monitoring. 13 **(4)** The Department may specify by regulation the types of health 14 care providers eligible to receive reimbursement for health care services provided to 15 Program recipients under this subsection. 16 If the Department specifies by regulation the types of health care 17 providers eligible to receive reimbursement for health care services provided to Program recipients under this subsection, the types of health care providers specified shall include: 18 19 1. Primary care providers; and 20 2. Psychiatrists and psychiatric nurse practitioners, as defined in § 10–601 of this article, who are providing Assertive Community Treatment or 2122mobile treatment services to Program recipients located in a home or community-based 23 setting. 24 For the purpose of reimbursement and any fidelity standards (iii) 25established by the Department, a health care service provided through telemedicine by a 26psychiatrist or a psychiatric nurse practitioner described under subparagraph (ii)2 of this 27 paragraph is equivalent to the same health care service when provided through an 28 in-person consultation. 29 The Department may require a health care provider to submit a (5)30 registration form to the Department that includes information required for the processing 31 of claims for reimbursement for health care services provided to Program recipients under 32 this subsection. The Department shall adopt regulations to carry out this subsection. 33 (6)34 15-141.2.
  - In this section, "telehealth" means a mode of delivering health care (a) (1)

- 1 services through the use of telecommunications technologies by a health care practitioner
- 2 to a patient at a different physical location than the health care practitioner.]
- 3 (1) In this section the following words have the meanings 4 indicated.
- 5 (2) "DISTANT SITE" MEANS A SITE AT WHICH THE LICENSED DISTANT
  6 SITE HEALTH CARE PROVIDER IS LOCATED AT THE TIME THE HEALTH CARE SERVICE
  7 IS PROVIDED THROUGH TELEHEALTH.
- 8 (3) "DISTANT SITE PROVIDER" MEANS THE LICENSED HEALTH CARE
  9 PROVIDER WHO PROVIDES MEDICALLY NECESSARY SERVICES TO A PATIENT AT AN
  10 ORIGINATING SITE FROM A DIFFERENT PHYSICAL LOCATION THAN THE LOCATION
  11 OF THE PATIENT.
- 12 (4) "HEALTH CARE PROVIDER" MEANS:
- 13 (I) A PERSON WHO IS LICENSED, CERTIFIED, OR OTHERWISE
- 14 AUTHORIZED UNDER THE HEALTH OCCUPATIONS ARTICLE TO PROVIDE HEALTH
- 15 CARE IN THE ORDINARY COURSE OF BUSINESS OR PRACTICE OF A PROFESSION OR
- 16 IN AN APPROVED EDUCATION OR TRAINING PROGRAM; OR
- 17 (II) A MENTAL HEALTH AND SUBSTANCE USE DISORDER 18 PROGRAM LICENSED IN ACCORDANCE WITH § 7.5–401 OF THIS ARTICLE.
- 19 (5) "ORIGINATING SITE" MEANS THE LOCATION OF THE PROGRAM
  20 RECIPIENT AT THE TIME THE HEALTH CARE SERVICE IS PROVIDED THROUGH
  21 TELEHEALTH.
- 22 (6) "REMOTE PATIENT MONITORING SERVICES" MEANS THE USE OF
- 23 SYNCHRONOUS OR ASYNCHRONOUS DIGITAL TECHNOLOGIES THAT COLLECT OR
- 24 MONITOR MEDICAL AND OTHER FORMS OF HEALTH CARE DATA FOR PROGRAM
- 25 RECIPIENTS AT AN ORIGINATING SITE AND ELECTRONICALLY TRANSMIT THAT DATA
- 26 TO A DISTANCE SITE PROVIDER TO ENABLE THE DISTANT SITE PROVIDER TO ASSESS,
- 27 DIAGNOSE, CONSULT, TREAT, EDUCATE, PROVIDE CARE MANAGEMENT, SUGGEST
- 28 SELF-MANAGEMENT, OR MAKE RECOMMENDATIONS REGARDING THE PROGRAM
- 29 RECIPIENT'S HEALTH CARE.
- 30 [(2)] (7) (I) "TELEHEALTH" MEANS THE DELIVERY OF
- 31 MEDICALLY NECESSARY SOMATIC OR BEHAVIORAL HEALTH SERVICES TO A PATIENT
- 32 AT AN ORIGINATING SITE BY A DISTANT SITE PROVIDER THROUGH THE USE OF
- 33 TECHNOLOGY-ASSISTED COMMUNICATION.

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1	(II) "Telehealth" includes [synchronous]:
2	1. SYNCHRONOUS and asynchronous interactions;
3 4 5	2. AUDIO-ONLY DELIVERY OF A HEALTH CARE SERVICE BETWEEN A HEALTH CARE PROVIDER AND PATIENT USING TELECOMMUNICATIONS TECHNOLOGY;
6	3. STORE-AND-FORWARD COMMUNICATIONS; AND
7	4. REMOTE PATIENT MONITORING SERVICES.
8 9	[(3)] (III) "Telehealth" does not include the provision of health care services solely through [audio-only calls,] e-mail messages, or facsimile transmissions.
10 11 12 13 14	[(b) (1) On or before December 1, 2020, the Department shall apply to the Centers for Medicare and Medicaid Services for an amendment to any of the State's § 1115 waivers necessary to implement a pilot program to provide telehealth services to Program recipients regardless of the Program recipient's location at the time telehealth services are provided.
15 16	(2) Telehealth services available under the pilot program shall be limited to chronic condition management services.
17 18	(c) If the amendment applied for under subsection (b) of this section is approved, the Department shall administer the pilot program.
19 20	(d) The Department shall collect outcomes data on recipients of telehealth services under the pilot program to evaluate the effectiveness of the pilot program.
21 22 23 24	(e) On or before December 1, 2020, and every 6 months thereafter until the application described under subsection (b) of this section is approved, the Department shall submit a report to the General Assembly, in accordance with § 2–1257 of the State Government Article, on the status of the application.
25 26 27 28	(f) If the amendment applied for under subsection (b) of this section is approved, on or before December 1 each year following the approval, the Department shall submit a report to the General Assembly, in accordance with § 2–1257 of the State Government Article, on the status of the pilot program.]
29	(B) THE PROGRAM SHALL:
30	(1) PROVIDE HEALTH CARE SERVICES APPROPRIATELY DELIVERED

THROUGH TELEHEALTH TO PROGRAM RECIPIENTS REGARDLESS OF THE LOCATION OF THE PROGRAM RECIPIENT AT THE TIME THE TELEHEALTH SERVICES ARE

# 1 PROVIDED; AND

- 2 (2) ALLOW A DISTANT SITE PROVIDER TO PROVIDE HEALTH CARE
- 3 SERVICES TO A PROGRAM RECIPIENT FROM ANY LOCATION AT WHICH THE HEALTH
- 4 CARE SERVICES MAY BE DELIVERED THROUGH TELEHEALTH.
- 5 (C) THE SERVICES REQUIRED TO BE PROVIDED UNDER SUBSECTION (B) OF
- 6 THIS SECTION SHALL INCLUDE MENTAL HEALTH CARE AND SUBSTANCE USE
- 7 DISORDER SERVICES.
- 8 (D) (1) THE DEPARTMENT MAY SPECIFY BY REGULATION THE TYPES OF
- 9 HEALTH CARE PROVIDERS ELIGIBLE TO RECEIVE REIMBURSEMENT FOR HEALTH
- 10 CARE SERVICES PROVIDED TO PROGRAM RECIPIENTS UNDER THIS SECTION.
- 11 (2) IF THE DEPARTMENT SPECIFIES BY REGULATION THE TYPES OF
- 12 HEALTH CARE PROVIDERS ELIGIBLE TO RECEIVE REIMBURSEMENT FOR HEALTH
- 13 CARE SERVICES PROVIDED TO PROGRAM RECIPIENTS UNDER THIS SUBSECTION,
- 14 THE TYPES OF HEALTH CARE PROVIDERS SPECIFIED SHALL INCLUDE:
- 15 (I) PRIMARY CARE PROVIDERS;
- 16 (II) PSYCHIATRISTS AND PSYCHIATRIC NURSE PRACTITIONERS,
- 17 AS DEFINED IN § 10-601 OF THIS ARTICLE, WHO ARE PROVIDING ASSERTIVE
- 18 COMMUNITY TREATMENT OR MOBILE TREATMENT SERVICES TO PROGRAM
- 19 RECIPIENTS LOCATED IN A HOME- OR COMMUNITY-BASED SETTING;
- 20 (III) PROVIDERS WHO ARE LICENSED, CERTIFIED, OR
- 21 OTHERWISE AUTHORIZED UNDER THE HEALTH OCCUPATIONS ARTICLE TO
- 22 PROVIDE MENTAL HEALTH OR SUBSTANCE USE DISORDER SERVICES; AND
- 23 (IV) MENTAL HEALTH AND SUBSTANCE USE DISORDER
- 24 PROGRAMS LICENSED IN ACCORDANCE WITH § 7.5–401 OF THIS ARTICLE.
- 25 (3) FOR THE PURPOSE OF REIMBURSEMENT AND ANY FIDELITY
- 26 STANDARDS ESTABLISHED BY THE DEPARTMENT, A HEALTH CARE SERVICE
- 27 PROVIDED THROUGH TELEHEALTH IS EQUIVALENT TO THE SAME HEALTH CARE
- 28 SERVICE WHEN PROVIDED THROUGH AN IN-PERSON CONSULTATION IF IT IS
- 29 **PROVIDED BY:**

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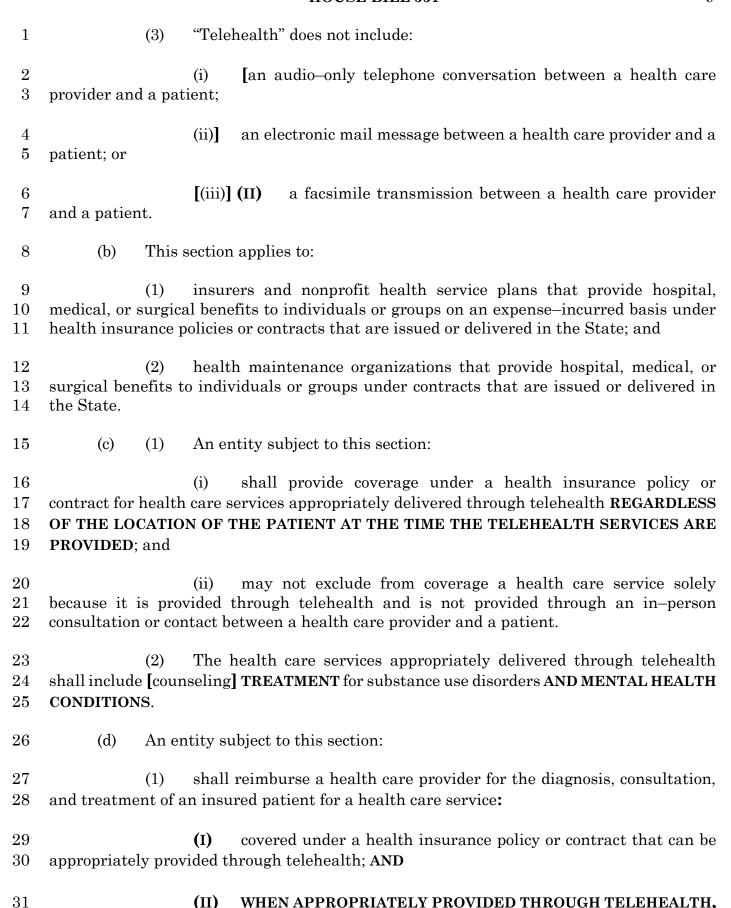
- 30 (I) A PSYCHIATRIST OR PSYCHIATRIC NURSE PRACTITIONER
- 31 DESCRIBED UNDER PARAGRAPH (2)(II) OF THIS SUBSECTION;
  - (II) A PROVIDER DESCRIBED UNDER PARAGRAPH (2)(III) OF

#### 1 THIS SUBSECTION; OR

- 2 (III) A MENTAL HEALTH AND SUBSTANCE USE DISORDER
- 3 PROGRAM DESCRIBED UNDER PARAGRAPH (2)(IV) OF THIS SUBSECTION,
- 4 INCLUDING PARAPROFESSIONALS OR PEER SUPPORT STAFF WHO ARE PROVIDING
- 5 SERVICES AT THE PROGRAM.
- 6 (E) TO THE EXTENT AUTHORIZED BY LAW OR REGULATION AND SUBJECT TO
- 7 THE REQUIREMENTS UNDER THIS TITLE, THE PROVISIONS OF § 15–139(C) THROUGH
- 8 (F) OF THE INSURANCE ARTICLE RELATING TO COVERAGE OF AND REIMBURSEMENT
- 9 FOR HEALTH CARE SERVICES DELIVERED THROUGH TELEHEALTH SHALL APPLY TO
- 10 THE PROGRAM AND MANAGED CARE ORGANIZATIONS IN THE SAME MANNER THEY
- 11 APPLY TO CARRIERS.
- 12 (F) THE DEPARTMENT MAY ADOPT REGULATIONS TO CARRY OUT THIS
- 13 SECTION.
- 14 (G) THE DEPARTMENT SHALL APPLY TO THE CENTERS FOR MEDICARE AND
- 15 MEDICAID SERVICES FOR AN AMENDMENT TO ANY OF THE STATE'S § 1115 WAIVERS
- 16 NECESSARY TO IMPLEMENT THE REQUIREMENTS OF THIS SECTION.

### 17 Article – Insurance

- 18 15–139.
- 19 (a) (1) In this section, "telehealth" means, as it relates to the delivery of health
- 20 care services, the use of interactive audio, video, or other telecommunications or electronic
- 21 technology by a licensed health care provider to deliver a health care service within the
- 22 scope of practice of the health care provider at a location other than the location of the
- 23 patient.
- 24 (2) "Telehealth" includes [the delivery of mental health care services to a
- 25 patient in the patient's home setting]:
- 26 (I) SYNCHRONOUS AND ASYNCHRONOUS INTERACTIONS;
- 27 (II) AN AUDIO-ONLY DELIVERY OF A HEALTH CARE SERVICE
- 28 BETWEEN A HEALTH CARE PROVIDER AND A PATIENT USING TELECOMMUNICATIONS
- 29 TECHNOLOGY;
- 30 (III) STORE-AND-FORWARD COMMUNICATIONS; AND
- 31 (IV) REMOTE PATIENT MONITORING SERVICES.



31 (II) WHEN APPROPRIATELY PROVIDED THROUGH TELEHEALTH, 32 ON THE SAME BASIS AND AT THE SAME RATE AS IF THE HEALTH CARE SERVICE WERE

# DELIVERED BY THE HEALTH CARE PROVIDER IN PERSON;

- 2 (2) is not required to: 3 reimburse a health care provider for a health care service (i) 4 delivered in person or through telehealth that is not a covered benefit under the health insurance policy or contract; or 5 6 reimburse a health care provider who is not a covered provider (ii) 7 under the health insurance policy or contract; and 8 (3)may impose a deductible, copayment, or coinsurance amount on 9 benefits for health care services that are delivered either through an in-person consultation or through telehealth; 10 11 may impose an annual dollar maximum as permitted by federal (ii) 12 law; and 13 (iii) may not impose a lifetime dollar maximum. 14 (e) **(1)** An entity subject to this section may undertake utilization review, 15 including preauthorization, to determine the appropriateness of any health care service 16 whether the service is delivered through an in-person consultation or through telehealth if the appropriateness of the health care service is determined in the same manner. 17 THE UTILIZATION REVIEW UNDER PARAGRAPH (1) OF THIS **(2)** 18 SUBSECTION SHALL COMPLY WITH THE FEDERAL MENTAL HEALTH PARITY AND 19 ADDICTION EQUITY ACT AND § 15–802 OF THIS TITLE. 20 21 A health insurance policy or contract may not distinguish between patients in 22rural or urban locations in providing coverage under the policy or contract for health care services delivered through telehealth. 23 24A decision by an entity subject to this section not to provide coverage for 25telehealth in accordance with this section constitutes an adverse decision, as defined in § 15-10A-01 of this title, if the decision is based on a finding that telehealth is not medically 26 27necessary, appropriate, or efficient. 28 (H) AN ENTITY SUBJECT TO THIS SECTION: 29 **(1)** SHALL ALLOW AN INSURED PATIENT TO SELECT THE MANNER IN 30 WHICH A HEALTH CARE SERVICE IS DELIVERED;
- 31 (2) MAY NOT REQUIRE AN INSURED PATIENT TO USE TELEHEALTH IN 32 LIEU OF IN-PERSON SERVICE DELIVERY; AND

1 2 3	(3) MAY USE TELEHEALTH TO SATISFY NETWORK ACCESS STANDARDS REQUIRED UNDER § 15–112(B) OF THIS SUBTITLE IF A TELEHEALTH APPOINTMENT IS:
4	(I) CLINICALLY APPROPRIATE;
5	(II) AVAILABLE;
6	(III) ACCESSIBLE; AND
7	(IV) THE INSURED PATIENT ELECTS TO USE TELEHEALTH.
8	Chapter 17 of the Acts of 2020
9	[SECTION 3. AND BE IT FURTHER ENACTED, That:
10 11 12	(a) The Maryland Department of Health shall study whether, under the Maryland Medical Assistance Program, substance use disorder services may be appropriately provided through telehealth to a patient in the patient's home setting.
13 14 15 16	(b) On or before December 1, 2021, the Maryland Department of Health shall submit a report to the General Assembly, in accordance with § 2–1257 of the State Government Article, that includes any findings and recommendations from the study required under subsection (a) of this section, including:
17 18	(1) the types of substance use disorder services, if any, that may be appropriately provided through telehealth to a patient in the patient's home setting; and
19 20 21	(2) any technological or other standards needed for the provision of appropriate and quality substance use disorder services to a patient in the patient's home setting.]
22	Chapter 18 of the Acts of 2020
23	[SECTION 3. AND BE IT FURTHER ENACTED, That:
24 25 26	(a) The Maryland Department of Health shall study whether, under the Maryland Medical Assistance Program, substance use disorder services may be appropriately provided through telehealth to a patient in the patient's home setting.
27 28 29 30	(b) On or before December 1, 2021, the Maryland Department of Health shall submit a report to the General Assembly, in accordance with § 2–1257 of the State Government Article, that includes any findings and recommendations from the study required under subsection (a) of this section, including:

the types of substance use disorder services, if any, that may be

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(1)

- 1 appropriately provided through telehealth to a patient in the patient's home setting; and
- 2 (2) any technological or other standards needed for the provision of appropriate and quality substance use disorder services to a patient in the patient's home setting.]
- SECTION 2. AND BE IT FURTHER ENACTED, That, on or before October 1, 2021, the Maryland Department of Health shall revise its regulations regarding telehealth reimbursed by the Maryland Medical Assistance Program to ensure that requirements for reimbursement of mental health and substance use disorder services delivered through telehealth comply with the federal Mental Health Parity and Addiction Equity Act.
- SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall apply to all policies, contracts, and health benefit plans issued, delivered, or renewed in the State on or after January 1, 2022.
- SECTION 4. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 2021.