1 A bill to be entitled 2 An act relating to telehealth; amending s. 456.47, 3 F.S.; providing definitions; revising the definition 4 of the term "telehealth" to remove the exclusion of 5 audio-only telephone calls from telehealth services; 6 authorizing the use of telehealth for prescription renewals under certain circumstances; providing that 7 8 telehealth may be substituted only for physical 9 examinations; providing applicability; authorizing 10 qualified physicians to issue physician certifications 11 to existing qualified patients to receive marijuana 12 and marijuana delivery devices under a specified circumstance; amending s. 627.42396, F.S.; providing a 13 14 cross-reference; prohibiting certain health insurance policies from denying coverage for covered services 15 16 provided through telehealth under certain 17 circumstances; prohibiting health insurers from excluding covered services provided through telehealth 18 19 from coverage; providing reimbursement requirements relating to telehealth services; providing that health 20 21 insurers are not required to reimburse providers for 22 originating fees or costs for telehealth services; 23 providing cost-sharing limitations for health insurers 24 relating to telehealth services; authorizing health 25 insurers to conduct utilization reviews under certain

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circumstances; authorizing health insurers to limit telehealth services to certain providers; amending s. 627.6699, F.S.; requiring certain small employer health benefit plans to comply with certain requirements for reimbursement of telehealth services; creating s. 641.31093, F.S.; prohibiting certain health maintenance contracts from denying coverage for covered services provided through telehealth under certain circumstances; prohibiting health maintenance organizations from excluding covered services provided through telehealth from coverage; providing reimbursement requirements relating to telehealth services; providing that health maintenance organizations are not required to reimburse providers for originating fees or costs for telehealth services; providing cost-sharing limitations for health maintenance organizations relating to telehealth services; authorizing health maintenance organizations to conduct utilization reviews under certain circumstances; authorizing health maintenance organizations to limit telehealth services to certain providers; providing an effective date. Be It Enacted by the Legislature of the State of Florida:

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Section 1. Subsection (1), paragraph (c) of subsection (2), and paragraph (b) of subsection (4) of section 456.47, Florida Statutes, are amended, and paragraph (f) is added to subsection (2) of that section, to read:

456.47 Use of telehealth to provide services.-

- (1) DEFINITIONS.—As used in this section, the term:
- (a) "Physician certification" has the same meaning as in s. 381.986(1).
- (b) "Qualified patient" has the same meaning as in s. 381.986(1).
- (c) "Qualified physician" has the same meaning as in s. 381.986(1).
- (d) (a) "Telehealth" means the use of synchronous or asynchronous telecommunications technology by a telehealth provider to provide health care services, including, but not limited to, assessment, diagnosis, consultation, treatment, and monitoring of a patient; transfer of medical data; patient and professional health-related education; public health services; and health administration. The term does not include audio-only telephone calls, e-mail messages, or facsimile transmissions.
- (e) (b) "Telehealth provider" means any individual who provides health care and related services using telehealth and who is licensed or certified under s. 393.17; part III of chapter 401; chapter 457; chapter 458; chapter 459; chapter 460; chapter 461; chapter 463; chapter 464; chapter 465; chapter 466;

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chapter 467; part I, part III, part IV, part V, part X, part XIII, or part XIV of chapter 468; chapter 478; chapter 480; part I or part II of chapter 483; chapter 484; chapter 486; chapter 490; or chapter 491; who is licensed under a multistate health care licensure compact of which Florida is a member state; or who is registered under and complies with subsection (4).

(2) PRACTICE STANDARDS.-

- (c) A telehealth provider may not use telehealth to prescribe a controlled substance unless the controlled substance is prescribed for the following:
 - 1. The treatment of a psychiatric disorder;
- 2. Inpatient treatment at a hospital licensed under chapter 395;
- 3. The treatment of a patient receiving hospice services as defined in s. 400.601; or
- 4. The treatment of a resident of a nursing home facility as defined in s. 400.021; or \cdot
- 5. A renewal of a prescription for the treatment of chronic nonmalignant pain of an existing patient. Under this subparagraph, telehealth may be substituted only for the physical examination of the patient. All other minimum practice requirements and standards of care still apply to prescriptions renewed under this subparagraph.
- (f) Notwithstanding s. 381.986(4)(a)1., a qualified physician may use telehealth to issue a physician certification

for an existing qualified patient without the need to conduct a physical examination while physically present in the same room as the patient if the qualified physician has previously issued a physician certification to the qualified patient after conducting a physical examination while physically present in the same room as the patient. Under this paragraph, telehealth services may be substituted only for the physical examination of the patient. All other minimum practice requirements and standards of care still apply to physician certifications issued under this paragraph.

- (4) REGISTRATION OF OUT-OF-STATE TELEHEALTH PROVIDERS.-
- (b) The board, or the department if there is no board, shall register a health care professional not licensed in this state as a telehealth provider if the health care professional:
- 1. Completes an application in the format prescribed by the department;
- 2. Is licensed with an active, unencumbered license that is issued by another state, the District of Columbia, or a possession or territory of the United States and that is substantially similar to a license issued to a Florida-licensed provider specified in paragraph (1)(e) (1)(b);
- 3. Has not been the subject of disciplinary action relating to his or her license during the 5-year period immediately prior to the submission of the application;
 - 4. Designates a duly appointed registered agent for

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service of process in this state on a form prescribed by the department; and

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- 5. Demonstrates to the board, or the department if there is no board, that he or she is in compliance with paragraph (e).
- The department shall use the National Practitioner Data Bank to verify the information submitted under this paragraph, as applicable.
 - Section 2. Section 627.42396, Florida Statutes, is amended to read:
 - 627.42396 Requirements for reimbursement by health insurers for telehealth services.—
 - $\underline{(1)}$ A contract between a health insurer issuing major medical comprehensive coverage through an individual or group policy and a telehealth provider, as defined in $\underline{s.\ 456.47(1)}\ s.\ 456.47$, must be voluntary between the insurer and the provider and must establish mutually acceptable payment rates or payment methodologies for services provided through telehealth, as $\underline{defined\ in\ s.\ 456.47(1)}$. Any contract provision that distinguishes between payment rates or payment methodologies for services provided through telehealth and the same services provided without the use of telehealth must be initialed by the telehealth provider.
 - (2) An individual, group, blanket, or franchise health insurance policy delivered or issued or delivery to any insured

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in this state on or after January 1, 2022, may not deny coverage for a covered service on the basis of the service being provided through telehealth if the same services would be covered if provided through an in-person encounter.

- (3) A health insurer may not exclude an otherwise covered service from coverage solely because the service is provided through telehealth rather than through an in-person encounter.
- (4) A health insurer shall reimburse a telehealth provider for the diagnosis, consultation, or treatment of any insured provided through telehealth on the same basis that the health insurer would reimburse the provider if the covered service were delivered through an in-person encounter. However, a health insurer is not required to reimburse a telehealth provider for originating site fees or costs for the provision of telehealth services.
- (5) A covered service provided through telehealth may not be subject to a greater deductible, copayment, or coinsurance amount than would apply if the same service were provided through an in-person encounter.
- (6) A health insurer may not impose upon any insured receiving benefits under this section any payment, coinsurance, or deductible amount or any policy year, calendar year, lifetime, or other durational benefit limitation or maximum for benefits or services provided via telehealth which is not equally imposed upon all terms and services covered under the

L76	policy.
L77	(7) This section does not preclude a health insurer from
L78	conducting a utilization review to determine the appropriateness
L79	of telehealth as a means of delivering a covered service if such
180	determination is made in the same manner as would be made for
181	the same service provided through an in-person encounter.
182	(8) A health insurer may limit the covered services that
183	are provided via telehealth to providers who are in a network
184	approved by the insurer.
L85	Section 3. Paragraph (h) is added to subsection (5) of
186	section 627.6699, Florida Statutes, to read:
L87	627.6699 Employee Health Care Access Act
188	(5) AVAILABILITY OF COVERAGE.—
189	(h) A health benefit plan covering small employers which
190	is delivered, issued, or renewed in this state on or after
191	January 1, 2022, must comply with s. 627.42396(2)-(8).
192	Section 4. Section 641.31093, Florida Statutes, is created
L93	to read:
194	641.31093 Requirements for reimbursement by health
L95	maintenance organization for telehealth services.—
196	(1) Each health maintenance contract delivered or issued
L97	for delivery to any subscriber on or after January 1, 2022, may
L98	not deny coverage for a covered service on the basis of the
L99	covered service being provided through telehealth, as defined in

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s. 456.47(1), if the same covered service would be covered if

CODING: Words stricken are deletions; words underlined are additions.

provided through an in-person encounter.

- (2) A health maintenance organization may not exclude an otherwise covered service from coverage solely because the service is provided through telehealth rather than through an in-person encounter.
- (3) A health maintenance organization shall reimburse a telehealth provider, as defined in s. 456.47(1), for the diagnosis, consultation, or treatment of any subscriber provided through telehealth on the same basis that the health maintenance organization would reimburse the provider if the covered service were delivered through an in-person encounter. However, a health maintenance organization is not required to reimburse a telehealth provider for originating site fees or costs for the provision of telehealth services. However, a health maintenance organization is not required to reimburse a telehealth provider for originating site fees or costs for the provision of telehealth services.
- (4) A covered service provided through telehealth may not be subject to a greater deductible, copayment, or coinsurance amount than would apply if the same service were provided through an in-person encounter.
- (5) A health maintenance organization may not impose upon any subscriber receiving benefits under this section any payment, coinsurance, or deductible amount or any contract year, calendar year, lifetime, or other durational benefit limitation

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- organization from conducting a utilization review to determine the appropriateness of telehealth as a means of delivering a covered service if such determination is made in the same manner as would be made for the same service provided through an inperson encounter.
- (7) A health maintenance organization may limit the covered services that are provided via telehealth to providers who are in a network approved by the health maintenance organization.
- Section 5. This act shall take effect July 1, 2021.

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