MISSISSIPPI LEGISLATURE

REGULAR SESSION 2014

By: Senator(s) Burton

To: Insurance

SENATE BILL NO. 2646
(As Sent to Governor)

AN ACT TO CREATE NEW SECTION 83-9-353, MISSISSIPPI CODE OF 1972, TO REQUIRE HEALTH INSURANCE AND EMPLOYEE BENEFIT PLANS IN THIS STATE TO PROVIDE COVERAGE AND REIMBURSEMENT FOR "STORE-AND-FORWARD TELEMEDICINE SERVICES" AND "REMOTE PATIENT MONITORING SERVICES" TO THE SAME EXTENT THAT THE SERVICES WOULD BE COVERED AND REIMBURSED IF THEY WERE PROVIDED THROUGH IN-PERSON CONSULTATION; TO DEFINE "STORE-AND-FORWARD TELEMEDICINE" AND "REMOTE PATIENT MONITORING"; TO AMEND SECTION 83-9-351, MISSISSIPPI CODE OF 1972, TO INCLUDE EMPLOYEE BENEFIT PLANS IN THE REQUIREMENT FOR INSURANCE REIMBURSEMENT FOR TELEMEDICINE SERVICES; AND FOR RELATED PURPOSES.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

SECTION 1. The following shall be codified as Section 83-9-353, Mississippi Code of 1972:

83-9-353. (1) As used in this section:

(a) "Employee benefit plan" means any plan, fund or program established or maintained by an employer or by an employee organization, or both, to the extent that such plan, fund or program was established or is maintained for the purpose of providing for its participants or their beneficiaries, through the purchase of insurance or otherwise, medical, surgical, hospital care or other benefits.
(b) "Health insurance plan" means any health insurance policy or health benefit plan offered by a health insurer, and includes the State and School Employees Health Insurance Plan and any other public health care assistance program offered or administered by the state or any political subdivision or instrumentality of the state. The term does not include policies or plans providing coverage for specified disease or other limited benefit coverage.

(c) "Health insurer" means any health insurance company, nonprofit hospital and medical service corporation, health maintenance organization, preferred provider organization, managed care organization, pharmacy benefit manager, and, to the extent permitted under federal law, any administrator of an insured, self-insured or publicly funded health care benefit plan offered by public and private entities, and other parties that are by statute, contract, or agreement, legally responsible for payment of a claim for a health care item or service.

(d) "Store-and-forward telemedicine services" means the use of asynchronous computer based communication between a patient and a consulting provider or a referring health care provider and a medical specialist at a distant site for the purpose of diagnostic and therapeutic assistance in the care of patients who otherwise have no access to specialty care. Store-and-forward telemedicine services involve the transferring of medical data from one (1) site to another through the use of a camera or
similar device that records (stores) an image that is sent (forwarded) via telecommunication to another site for consultation.

(e) "Remote patient monitoring services" means the delivery of home health services using telecommunications technology to enhance the delivery of home health care, including:

(i) Monitoring of clinical patient data such as weight, blood pressure, pulse, pulse oximetry and other condition-specific data, such as blood glucose;

(ii) Medication adherence monitoring; and

(iii) Interactive video conferencing with or without digital image upload as needed.

(f) "Mediation adherence management services" means the monitoring of a patient's conformance with the clinician's medication plan with respect to timing, dosing and frequency of medication-taking through electronic transmission of data in a home telemonitoring program.

(2) Store-and-forward telemedicine services allow a health care provider trained and licensed in his or her given specialty to review forwarded images and patient history in order to provide diagnostic and therapeutic assistance in the care of the patient without the patient being present in real time. Treatment recommendations made via electronic means shall be held to the same standards of appropriate practice as those in traditional provider-patient setting.
(3) Any patient receiving medical care by store-and-forward telemedicine services shall be notified of the right to receive interactive communication with the distant specialist health care provider and shall receive an interactive communication with the distant specialist upon request. If requested, communication with the distant specialist may occur at the time of the consultation or within thirty (30) days of the patient's notification of the request of the consultation. Telemedicine networks unable to offer the interactive consultation shall not be reimbursed for store-and-forward telemedicine services.

(4) Remote patient monitoring services aim to allow more people to remain at home or in other residential settings and to improve the quality and cost of their care, including prevention of more costly care. Remote patient monitoring services via telehealth aim to coordinate primary, acute, behavioral and long-term social service needs for high-need, high-cost patients. Specific patient criteria must be met in order for reimbursement to occur.

(5) Qualifying patients for remote patient monitoring services must meet all the following criteria:

(a) Be diagnosed, in the last eighteen (18) months, with one or more chronic conditions, as defined by the Centers for Medicare and Medicaid Services (CMS), which include, but are not limited to, sickle cell, mental health, asthma, diabetes, and heart disease;
(b) Have a recent history of costly service use due to one or more chronic conditions as evidenced by two (2) or more hospitalizations, including emergency room visits, in the last twelve (12) months; and

(c) The patient's health care provider recommends disease management services via remote patient monitoring.

(6) A remote patient monitoring prior authorization request form must be submitted to request telemonitoring services. The request must include the following:

(a) An order for home telemonitoring services, signed and dated by the prescribing physician;

(b) A plan of care, signed and dated by the prescribing physician, that includes telemonitoring transmission frequency and duration of monitoring requested;

(c) The client's diagnosis and risk factors that qualify the client for home telemonitoring services;

(d) Attestation that the client is sufficiently cognitively intact and able to operate the equipment or has a willing and able person to assist in completing electronic transmission of data; and

(e) Attestation that the client is not receiving duplicative services via disease management services.

(7) The entity that will provide the remote monitoring must be a Mississippi-based entity and have protocols in place to address all of the following:
(a) Authentication and authorization of users;
(b) A mechanism for monitoring, tracking and responding to changes in a client's clinical condition;
(c) A standard of acceptable and unacceptable parameters for client's clinical parameters, which can be adjusted based on the client's condition;
(d) How monitoring staff will respond to abnormal parameters for client's vital signs, symptoms and/or lab results;
(e) The monitoring, tracking and responding to changes in client's clinical condition;
(f) The process for notifying the prescribing physician for significant changes in the client's clinical signs and symptoms;
(g) The prevention of unauthorized access to the system or information;
(h) System security, including the integrity of information that is collected, program integrity and system integrity;
(i) Information storage, maintenance and transmission;
(j) Synchronization and verification of patient profile data; and
(k) Notification of the client's discharge from remote patient monitoring services or the de-installation of the remote patient monitoring unit.

(8) The telemonitoring equipment must:
(a) Be capable of monitoring any data parameters in the plan of care; and
(b) Be a FDA Class II hospital-grade medical device.

(9) Monitoring of the client's data shall not be duplicated by another provider.

(10) To receive payment for the delivery of remote patient monitoring services via telehealth, the service must involve:

(a) An assessment, problem identification, and evaluation that includes:

   (i) Assessment and monitoring of clinical data including, but not limited to, appropriate vital signs, pain levels and other biometric measures specified in the plan of care, and also includes assessment of response to previous changes in the plan of care; and

   (ii) Detection of condition changes based on the telemedicine encounter that may indicate the need for a change in the plan of care.

(b) Implementation of a management plan through one or more of the following:

   (i) Teaching regarding medication management as appropriate based on the telemedicine findings for that encounter;

   (ii) Teaching regarding other interventions as appropriate to both the patient and the caregiver;
(iii) Management and evaluation of the plan of care including changes in visit frequency or addition of other skilled services;

(iv) Coordination of care with the ordering health care provider regarding telemedicine findings;

(v) Coordination and referral to other medical providers as needed; and

(vi) Referral for an in-person visit or the emergency room as needed.

(11) The telemedicine equipment and network used for remote patient monitoring services should meet the following requirements:

(a) Comply with applicable standards of the United States Food and Drug Administration;

(b) Telehealth equipment be maintained in good repair and free from safety hazards;

(c) Telehealth equipment be new or sanitized before installation in the patient's home setting;

(d) Accommodate non-English language options; and

(e) Have 24/7 technical and clinical support services available for the patient user.

(12) All health insurance and employee benefit plans in this state must provide coverage and reimbursement for the asynchronous telemedicine services of store-and-forward telemedicine services and remote patient monitoring services based on the criteria set
out in this section. Store-and-forward telemedicine services shall be reimbursed to the same extent that the services would be covered if they were provided through in-person consultation.

(13) Remote patient monitoring services shall include reimbursement for a daily monitoring rate at a minimum of Ten Dollars ($10.00) per day each month and Sixteen Dollars ($16.00) per day when medication adherence management services are included, not to exceed thirty-one (31) days per month. These reimbursement rates are only eligible to Mississippi-based telehealth programs affiliated with a Mississippi health care facility.

(14) A one-time telehealth installation/training fee for remote patient monitoring services will also be reimbursed at a minimum rate of Fifty Dollars ($50.00) per patient, with a maximum of two (2) installation/training fees/calendar year. These reimbursement rates are only eligible to Mississippi-based telehealth programs affiliated with a Mississippi health care facility.

(15) No geographic restrictions shall be placed on the delivery of telemedicine services in the home setting other than requiring the patient reside within the State of Mississippi.

(16) Health care providers seeking reimbursement for store-and-forward telemedicine services must be licensed Mississippi providers that are affiliated with an established Mississippi health care facility in order to qualify for
reimbursement of telemedicine services in the state. If a service
is not available in Mississippi, then a health insurance or
employee benefit plan may decide to allow a non-Mississippi-based
provider who is licensed to practice in Mississippi reimbursement
for those services.

(17) A health insurance or employee benefit plan may charge
a deductible, co-payment, or coinsurance for a health care service
provided through store-and-forward telemedicine services or remote
patient monitoring services so long as it does not exceed the
deductible, co-payment, or coinsurance applicable to an in-person
consultation.

(18) A health insurance or employee benefit plan may limit
coverage to health care providers in a telemedicine network
approved by the plan.

(19) Nothing in this section shall be construed to prohibit
a health insurance or employee benefit plan from providing
coverage for only those services that are medically necessary,
subject to the terms and conditions of the covered person's
policy.

(20) In a claim for the services provided, the appropriate
procedure code for the covered service shall be included with the
appropriate modifier indicating telemedicine services were used.
A "GQ" modifier is required for asynchronous telemedicine services
such as store-and-forward and remote patient monitoring.
(21) The originating site is eligible to receive a facility fee, but facility fees are not payable to the distant site.

SECTION 2. Section 83-9-351, Mississippi Code of 1972, is amended as follows:

83-9-351. (1) As used in this section:

(a) "Employee benefit plan" means any plan, fund or program established or maintained by an employer or by an employee organization, or both, to the extent that such plan, fund or program was established or is maintained for the purpose of providing for its participants or their beneficiaries, through the purchase of insurance or otherwise, medical, surgical, hospital care or other benefits.

(b) "Health insurance plan" means any health insurance policy or health benefit plan offered by a health insurer, and includes the State and School Employees Health Insurance Plan and any other public health care assistance program offered or administered by the state or any political subdivision or instrumentality of the state. The term does not include policies or plans providing coverage for specified disease or other limited benefit coverage.

(c) "Health insurer" means any health insurance company, nonprofit hospital and medical service corporation, health maintenance organization, preferred provider organization, managed care organization, pharmacy benefit manager, and, to the extent permitted under federal law, any administrator of an
insured, self-insured or publicly funded health care benefit plan
offered by public and private entities, and other parties that are
by statute, contract, or agreement, legally responsible for
payment of a claim for a health care item or service.

       ( ** *d) "Telemedicine" means the delivery of health
care services such as diagnosis, consultation, or treatment
through the use of interactive audio, video, or other electronic
media. Telemedicine must be "real-time" consultation, and it does
not include the use of audio-only telephone, e-mail, or facsimile.

       (2) All health insurance and employee benefit plans in this
state must provide coverage for telemedicine services to the same
extent that the services would be covered if they were provided
through in-person consultation.

       (3) A health insurance or employee benefit plan may charge a
deductible, co-payment, or coinsurance for a health care service
provided through telemedicine so long as it does not exceed the
deductible, co-payment, or coinsurance applicable to an in-person
consultation.

       (4) A health insurance or employee benefit plan may limit
coverage to health care providers in a telemedicine network
approved by the plan.

       (5) Nothing in this section shall be construed to prohibit a
health insurance or employee benefit plan from providing coverage
for only those services that are medically necessary, subject to
the terms and conditions of the covered person's policy.
(6) In a claim for the services provided, the appropriate procedure code for the covered services shall be included with the appropriate modifier indicating interactive communication was used.

(7) The originating site is eligible to receive a facility fee, but facility fees are not payable to the distant site.

SECTION 3. This act shall take effect and be in force from and after July 1, 2014.