

[215 Ill. Comp. Stat. § 5/356z.22.]

§ 5/356z.22. Coverage for telehealth services: Accident and Health Insurance

(a) For purposes of this Section:

"Distant site" means the location at which the health care provider rendering the telehealth service is located.

"Interactive telecommunications system" means an audio and video system permitting 2-way, live interactive communication between the patient and the distant site health care provider.

"Telehealth services" means the delivery of covered health care services by way of an interactive telecommunications system.

(b) If an individual or group policy of accident or health insurance provides coverage for telehealth services, then it must comply with the following:

(1) An individual or group policy of accident or health insurance providing telehealth services may not:

(A) require that in-person contact occur between a health care provider and a patient;

(B) require the health care provider to document a barrier to an in-person consultation for coverage of services to be provided through telehealth;

(C) require the use of telehealth when the health care provider has determined that it is not appropriate; or

(D) require the use of telehealth when a patient chooses an in-person consultation.

(2) Deductibles, copayments, or coinsurance applicable to services provided through telehealth shall not exceed the deductibles, copayments, or coinsurance required by the individual or group policy of accident or health insurance for the same services provided through in-person consultation.

(b-5) If an individual or group policy of accident or health insurance provides coverage for telehealth services, it must provide coverage for licensed dietitian nutritionists and certified diabetes educators who counsel senior diabetes patients in the senior diabetes patients' homes to remove the hurdle of transportation for senior diabetes patients to receive treatment.

(c) Nothing in this Section shall be deemed as precluding a health insurer from providing benefits for other services, including, but not limited to, remote monitoring services, other monitoring services, or oral communications otherwise covered under the policy.