

Bill Would Pave Way for Stand-Alone Telehealth Coverage

A bipartisan group of House legislators in February reintroduced legislation from 2022 that would pave the way for employer-sponsored, stand-alone telehealth benefits plans.

The bill is important as the current law allowing health insurers to cover telehealth benefits sunsets at the end of 2024, which would be difficult for many patients and providers who have grown accustomed to telehealth visits with their physicians.

The legislation, however, takes a different approach by instead making telehealth benefits separate from a health plan.

A similar measure died in committee last year due to congressional inertia during an election year. The current legislation has bipartisan support with sponsorship by Rep. Angie Craig, D-Minnesota, Rep. Ron Estes, R-Kansas, Rep. Mikie Sherrill, D-New Jersey, and Rep. Rick Allen, R-Georgia.

The bill

The goal of the [Telehealth Benefit Expansion for Workers Act](#) would be to make stand-alone telehealth benefits separate, and not a replacement for a group health plan. Instead, employers would be able to offer them under a group health plan or group health insurance coverage as excepted benefits.

Excepted benefits are additional coverages that employers can, but are not required to, offer, like vision or dental insurance. Federal law dictates what qualifies as an excepted benefit, which necessitates the legislation to add telehealth services to the mix.

Telehealth benefits, under the legislation, would apply to all workers, even those who work part-time or seasonally.

Why is the legislation needed?

Prior to the COVID-19 pandemic, health plans were unable to cover telehealth services under the law. But, when the outbreak first started, followed by lockdowns, telemedicine was sometimes the only option patients had to get face time with their physicians.

As a result, lawmakers enacted laws that allow health plans to cover patients' video and phone visits with their doctors. Those laws were set to sunset 151 days after the COVID-19 public health emergency expires.

But the budget bill signed into law at the end of 2022 extends and expands telehealth flexibilities under the law through Dec. 31, 2024. Those flexibilities include:

- Expanding originating sites to include any sites where patients are located, including their homes.
- Extending coverage and payment for audio-only telehealth services.

What's next

This measure has only just been introduced, but since it was crafted by Democrats and Republicans, and considering the eventual sunset of telehealth provisions, there is some urgency in getting permanent legislation on the books.

However, as telemedicine grows in use and popularity, elected representatives may feel pressured to make permanent the current law that allows health plans to cover video and telephone visits with their physicians.

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