

NEBRASKA HEALTH PLANS NOW REQUIRED TO COVER TELEHEALTH SERVICES

Nebraska healthcare plans must now provide coverage for telehealth services under 2017 Nebraska Law LB92 which became law on August 24, 2017. The United States Department of Health and Human Services defines telehealth as "the use of electronic information and telecommunication technologies to support and promote long-distance clinical health care, patient and professional health-related education, public health and health administration."

After enacting LB92, Nebraska now joins 34 other states that require commercial insurance plans to cover telehealth services. Codified as <u>Neb.Rev.Stat</u>. § 44-7,107, the statute makes it unlawful for insurers to deny coverage for services solely because they are provided via telehealth. Section 44-7,107 states:

Any insurer offering (1) any individual or group sickness and accident insurance policy, certificate, or subscriber contract delivered, issued for delivery, or renewed in this state, (2) any hospital, medical, or surgical expense-incurred policy, or (3) any self-funded employee benefit plan to the extent not preempted by federal law, shall not exclude, in any policy, certificate, contract, or plan offered or renewed on or after the effective date of this act, a service from coverage solely because the service is delivered through telehealth as defined in section 44-312 and is not provided through in-person consultation or contact between a licensed health care provider and patient. This section does not apply to any policy, certificate, contract, or plan that provides coverage for a specified disease or other limited-benefit coverage.

Nebraskans, particularly those in rural areas without easy access to physicians, greatly benefit from telehealth services. Under the new law, all Nebraskans can take advantage of telehealth services without fear of their insurance company denying coverage.

For additional information or if you have any questions, please contact a member of Cline Williams' Healthcare Section:

David R. Buntain Scott D. Kelly Mark A. Christensen

Susan K. Sapp Jill G. Jensen John C. Hewitt

Michael C. Pallesen Jason R. Yungtum Sean D. White

Jonathan J. Papik Travis W. Tettenborn