SENATE BILL NO. 56—COMMITTEE ON COMMERCE AND LABOR

(ON BEHALF OF THE CLARK REGIONAL BEHAVIORAL HEALTH POLICY BOARD)

Prefiled November 18, 2020

Referred to Committee on Commerce and Labor

SUMMARY—Revises provisions governing insurance coverage of behavioral health services. (BDR 57-124)

FISCAL NOTE: Effect on Local Government: No.

Effect on the State: No.

EXPLANATION - Matter in bolded italics is new; matter between brackets [omitted material] is material to be omitted.

AN ACT relating to insurance; imposing certain requirements governing coverage of behavioral health services; and providing other matters properly relating thereto.

Legislative Counsel's Digest:

Existing law defines the term "telehealth" to mean the delivery of services from a provider of health care to a patient at a different location through the use of information and audio-visual communication technology, not including standard telephone, facsimile or electronic mail. (NRS 629.515) Existing law imposes certain requirements concerning coverage of telehealth services by insurers and certain other third-party payers. Those requirements: (1) include a requirement that an insurer or other third-party payer must cover services provided through telehealth to the same extent as if provided in person or by other means; and (2) apply to health coverage, including Medicaid and health plans for state and local government employees, and workers' compensation coverage. (NRS 287.010, 287.04335, 422.2721, 616C.730, 689A.0463, 689B.0369, 689C.195, 695A.265, 695B.1904, 695C.1708, 695F.090, 695G.162) This bill: (1) extends those requirements to also apply to behavioral health services provided by standard telephone; and (2) requires coverage of behavioral health services provided by telehealth in the same amount as if those services were provided in person or by other means. Additionally, this bill prohibits a third party from issuing coverage of behavioral health services provided in a person's home that depends on the location of the home.



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THE PEOPLE OF THE STATE OF NEVADA, REPRESENTED IN SENATE AND ASSEMBLY, DO ENACT AS FOLLOWS:

Section 1. NRS 689A.0463 is hereby amended to read as follows:

689A.0463 1. A policy of health insurance must include coverage for:

- (a) Behavioral health services provided to an insured through telehealth or by standard telephone to the same extent and in the same amount as though provided in person or by other means; and
- (b) Other services provided to an insured through telehealth to the same extent as though provided in person or by other means.
 - 2. An insurer shall not:

- (a) Require an insured to establish a relationship in person with a provider of health care or provide any additional consent to or reason for obtaining *behavioral health services through telehealth or by standard telephone or other* services through telehealth as a condition to providing the coverage described in subsection 1;
 - (b) Require a provider of health care to [demonstrate]:
- (1) Demonstrate that it is necessary to provide behavioral health services to an insured through telehealth or by standard telephone or other services to an insured through telehealth as a condition to providing the coverage described in subsection 1; or [receive]
- (2) Receive any additional type of certification or license to provide behavioral health services through telehealth or by standard telephone or other services through telehealth as a condition to providing the coverage described in subsection 1;
- (c) Refuse to provide the coverage described in subsection 1 because of [the]:
- (1) The distant site from which a provider of health care provides behavioral health services through telehealth or by standard telephone or other services through telehealth; or [the]
- (2) The originating site at which an insured receives behavioral health services through telehealth or by standard telephone or other services through telehealth; or
- (d) Require covered behavioral health services to be provided through telehealth or by standard telephone or require other covered services to be provided through telehealth as a condition to providing coverage for such services.
- 3. A policy of health insurance must not require an insured to obtain prior authorization for any *behavioral health service provided through telehealth or by standard telephone or any other* service provided through telehealth that is not required for the





service when provided in person. A policy of health insurance may require prior authorization for a *behavioral health service provided through telehealth or by standard telephone or another* service provided through telehealth if such prior authorization would be required if the service were provided in person or by other means.

- 4. If a policy of health insurance includes coverage for behavioral health services provided in the home of an insured, such coverage must not depend on the geographic location at which the home is located.
 - 5. The provisions of this section do not require an insurer to:
- (a) Ensure that covered services are available to an insured through telehealth *or by standard telephone* at a particular originating site;
- (b) Provide coverage for a service that is not a covered service or that is not provided by a covered provider of health care; or
- (c) Enter into a contract with any provider of health care or cover any service if the insurer is not otherwise required by law to do so.
- [5.] 6. A policy of health insurance subject to the provisions of this chapter that is delivered, issued for delivery or renewed on or after July 1, [2015,] 2021, has the legal effect of including the coverage required by this section, and any provision of the policy or the renewal which is in conflict with this section is void.
 - [6.] 7. As used in this section:
- (a) "Behavioral health services" has the meaning ascribed to it in NRS 422.2721.
- (b) "Distant site" has the meaning ascribed to it in NRS 629.515.
- [(b)] (c) "Originating site" has the meaning ascribed to it in NRS 629.515.
- [(e)] (d) "Provider of health care" has the meaning ascribed to it in NRS 439.820.
- [(d)] (e) "Telehealth" has the meaning ascribed to it in NRS 629.515.
- **Sec. 2.** NRS 689B.0369 is hereby amended to read as follows: 689B.0369 1. A policy of group or blanket health insurance must include coverage for:
- (a) Behavioral health services provided to an insured through telehealth or by standard telephone to the same extent and in the same amount as though provided in person or by other means; and
- (b) Other services provided to an insured through telehealth to the same extent as though provided in person or by other means.
 - 2. An insurer shall not:





- (a) Require an insured to establish a relationship in person with a provider of health care or provide any additional consent to or reason for obtaining *behavioral health services through telehealth or by standard telephone or other* services through telehealth as a condition to providing the coverage described in subsection 1;
 - (b) Require a provider of health care to [demonstrate]:
- (1) Demonstrate that it is necessary to provide behavioral health services to an insured through telehealth or by standard telephone or other services to an insured through telehealth as a condition to providing the coverage described in subsection 1; or [receive]
- (2) Receive any additional type of certification or license to provide behavioral health services through telehealth or by standard telephone or other services through telehealth as a condition to providing the coverage described in subsection 1;
- (c) Refuse to provide the coverage described in subsection 1 because of [the]:
- (1) The distant site from which a provider of health care provides behavioral health services through telehealth or by standard telephone or other services through telehealth; or [the]
- (2) The originating site at which an insured receives behavioral health services through telehealth or by standard telephone or other services through telehealth; or
- (d) Require covered behavioral health services to be provided through telehealth or by standard telephone or require other covered services to be provided through telehealth as a condition to providing coverage for such services.
- 3. A policy of group or blanket health insurance must not require an insured to obtain prior authorization for any behavioral health service provided through telehealth or by standard telephone or any other service provided through telehealth that is not required for that service when provided in person. A policy of group or blanket health insurance may require prior authorization for a behavioral health service provided through telehealth or by standard telephone or another service provided through telehealth if such prior authorization would be required if the service were provided in person or by other means.
- 4. If a policy of group or blanket health insurance includes coverage for behavioral health services provided in the home of an insured, such coverage must not depend on the geographic location at which the home is located.
 - 5. The provisions of this section do not require an insurer to:
- (a) Ensure that covered services are available to an insured through telehealth *or by standard telephone* at a particular originating site;





- (b) Provide coverage for a service that is not a covered service or that is not provided by a covered provider of health care; or
- (c) Enter into a contract with any provider of health care or cover any service if the insurer is not otherwise required by law to do so.
- [5.] 6. A policy of group or blanket health insurance subject to the provisions of this chapter that is delivered, issued for delivery or renewed on or after July 1, [2015,] 2021, has the legal effect of including the coverage required by this section, and any provision of the policy or the renewal which is in conflict with this section is void.
 - [6.] 7. As used in this section:

- (a) "Behavioral health services" has the meaning ascribed to it in NRS 422.2721.
- (b) "Distant site" has the meaning ascribed to it in NRS 629.515.
- [(b)] (c) "Originating site" has the meaning ascribed to it in NRS 629.515.
- [(e)] (d) "Provider of health care" has the meaning ascribed to it in NRS 439.820.
- (d) (e) "Telehealth" has the meaning ascribed to it in NRS 629.515.
- **Sec. 3.** NRS 689C.195 is hereby amended to read as follows: 689C.195 1. A health benefit plan must include coverage for:
- (a) Behavioral health services provided to an insured through telehealth or by standard telephone to the same extent and in the same amount as though provided in person or by other means; and
- (b) Other services provided to an insured through telehealth to the same extent as though provided in person or by other means.
 - 2. A carrier shall not:
- (a) Require an insured to establish a relationship in person with a provider of health care or provide any additional consent to or reason for obtaining *behavioral health services through telehealth or by standard telephone or other* services through telehealth as a condition to providing the coverage described in subsection 1;
 - (b) Require a provider of health care to [demonstrate]:
- (1) Demonstrate that it is necessary to provide behavioral health services to an insured through telehealth or by standard telephone or other services to an insured through telehealth as a condition to providing the coverage described in subsection 1; or freeeivel
- (2) Receive any additional type of certification or license to provide behavioral health services through telehealth or by





standard telephone or other services through telehealth as a condition to providing the coverage described in subsection 1;

- (c) Refuse to provide the coverage described in subsection 1 because of [the]:
- (1) The distant site from which a provider of health care provides behavioral health services through telehealth or by standard telephone or other services through telehealth; or [the]
- (2) The originating site at which an insured receives behavioral health services through telehealth or by standard telephone or other services through telehealth; or
- (d) Require covered behavioral health services to be provided through telehealth or by standard telephone or require other covered services to be provided through telehealth as a condition to providing coverage for such services.
- 3. A health benefit plan must not require an insured to obtain prior authorization for any *behavioral health service provided through telehealth or by standard telephone or any other* service provided through telehealth that is not required for the service when provided in person. A health benefit plan may require prior authorization for a *behavioral health service provided through telehealth or by standard telephone or another* service provided through telehealth if such prior authorization would be required if the service were provided in person or by other means.
- 4. If a health benefit plan includes coverage for behavioral health services provided in the home of an insured, such coverage must not depend on the geographic location at which the home is located.
 - 5. The provisions of this section do not require a carrier to:
- (a) Ensure that covered services are available to an insured through telehealth *or by standard telephone* at a particular originating site;
- (b) Provide coverage for a service that is not a covered service or that is not provided by a covered provider of health care; or
- (c) Enter into a contract with any provider of health care or cover any service if the carrier is not otherwise required by law to do so.
- [5.] 6. A plan subject to the provisions of this chapter that is delivered, issued for delivery or renewed on or after July 1, [2015,] 2021, has the legal effect of including the coverage required by this section, and any provision of the plan or the renewal which is in conflict with this section is void.
 - [6.] 7. As used in this section:
- (a) "Behavioral health services" has the meaning ascribed to it in NRS 422.2721.





- (b) "Distant site" has the meaning ascribed to it in NRS 629.515.
 - [(b)] (c) "Originating site" has the meaning ascribed to it in NRS 629.515.
 - (e) (d) "Provider of health care" has the meaning ascribed to it in NRS 439.820.
 - [(d)] (e) "Telehealth" has the meaning ascribed to it in NRS 629.515.
 - **Sec. 4.** NRS 695A.265 is hereby amended to read as follows: 695A.265

 1. A benefit contract must include coverage for:
 - (a) Behavioral health services provided to an insured through telehealth or by standard telephone to the same extent and in the same amount as though provided in person or by other means; and
 - (b) Other services provided to an insured through telehealth to the same extent as though provided in person or by other means.
 - 2. A society shall not:

- (a) Require an insured to establish a relationship in person with a provider of health care or provide any additional consent to or reason for obtaining *behavioral health services through telehealth or by standard telephone or other* services through telehealth as a condition to providing the coverage described in subsection 1;
 - (b) Require a provider of health care to [demonstrate]:
- (1) Demonstrate that it is necessary to provide behavioral health services to an insured through telehealth or by standard telephone or other services to an insured through telehealth as a condition to providing the coverage described in subsection 1; or [receive]
- (2) Receive any additional type of certification or license to provide behavioral health services through telehealth or by standard telephone or other services through telehealth as a condition to providing the coverage described in subsection 1;
- (c) Refuse to provide the coverage described in subsection 1 because of [the]:
- (1) The distant site from which a provider of health care provides behavioral health services through telehealth or by standard telephone or other services through telehealth; or [the]
- (2) The originating site at which an insured receives behavioral health services through telehealth or by standard telephone or other services through telehealth; or
- (d) Require covered behavioral health services to be provided through telehealth or by standard telephone or require other covered services to be provided through telehealth as a condition to providing coverage for such services.





- 3. A benefit contract must not require an insured to obtain prior authorization for any *behavioral health service provided through telehealth or by standard telephone or any other* service provided through telehealth that is not required for the service when provided in person. A benefit contract may require prior authorization for a *behavioral health service provided through telehealth or by standard telephone or another* service provided through telehealth if such prior authorization would be required if the service were provided in person or by other means.
- 4. If a benefit contract includes coverage for behavioral health services provided in the home of an insured, such coverage must not depend on the geographic location at which the home is located.
 - 5. The provisions of this section do not require a society to:
- (a) Ensure that covered services are available to an insured through telehealth *or by standard telephone* at a particular originating site;
- (b) Provide coverage for a service that is not a covered service or that is not provided by a covered provider of health care; or
- (c) Enter into a contract with any provider of health care or cover any service if the society is not otherwise required by law to do so.
- [5.] 6. A benefit contract subject to the provisions of this chapter that is delivered, issued for delivery or renewed on or after July 1, [2015,] 2021, has the legal effect of including the coverage required by this section, and any provision of the contract or the renewal which is in conflict with this section is void.
 - [6.] 7. As used in this section:
- (a) "Behavioral health services" has the meaning ascribed to it in NRS 422.2721.
- (b) "Distant site" has the meaning ascribed to it in NRS 629.515.
- [(b)] (c) "Originating site" has the meaning ascribed to it in NRS 629.515.
- [(e)] (d) "Provider of health care" has the meaning ascribed to it in NRS 439.820.
- [(d)] (e) "Telehealth" has the meaning ascribed to it in NRS 629.515.
 - Sec. 5. NRS 695B.1904 is hereby amended to read as follows:
- 695B.1904 1. A contract for hospital, medical or dental services subject to the provisions of this chapter must include *coverage for:*
- (a) Behavioral health services provided to an insured through telehealth or by standard telephone to the same extent and in the





same amount as though provided in person or by other means; and

- (b) Other services provided to an insured through telehealth to the same extent as though provided in person or by other means.
- 2. A medical services corporation that issues contracts for hospital, medical or dental services shall not:
- (a) Require an insured to establish a relationship in person with a provider of health care or provide any additional consent to or reason for obtaining *behavioral health services through telehealth or by standard telephone or other* services through telehealth as a condition to providing the coverage described in subsection 1;
 - (b) Require a provider of health care to [demonstrate]:
- (1) Demonstrate that it is necessary to provide behavioral health services to an insured through telehealth or by standard telephone or other services to an insured through telehealth as a condition to providing the coverage described in subsection 1; or receive
- (2) Receive any additional type of certification or license to provide behavioral health services through telehealth or by standard telephone or other services through telehealth as a condition to providing the coverage described in subsection 1;
- (c) Refuse to provide the coverage described in subsection 1 because of [the]:
- (1) The distant site from which a provider of health care provides behavioral health services through telehealth or by standard telephone or other services through telehealth; or [the]
- (2) The originating site at which an insured receives behavioral health services through telehealth or by standard telephone or other services through telehealth; or
- (d) Require covered behavioral health services to be provided through telehealth or by standard telephone or require other covered services to be provided through telehealth as a condition to providing coverage for such services.
- 3. A contract for hospital, medical or dental services must not require an insured to obtain prior authorization for any *behavioral health service provided through telehealth or by standard telephone or any other* service provided through telehealth that is not required for the service when provided in person. A contract for hospital, medical or dental services may require prior authorization for a *behavioral health service provided through telehealth or by standard telephone or another* service provided through telehealth if such prior authorization would be required if the service were provided in person or by other means.
- 4. If a contract for hospital, medical or dental services includes coverage for behavioral health services provided in the





home of an insured, such coverage must not depend on the geographic location at which the home is located.

- 5. The provisions of this section do not require a medical services corporation that issues contracts for hospital, medical or dental services to:
- (a) Ensure that covered services are available to an insured through telehealth *or by standard telephone* at a particular originating site;
- (b) Provide coverage for a service that is not a covered service or that is not provided by a covered provider of health care; or
- (c) Enter into a contract with any provider of health care or cover any service if the medical services corporation is not otherwise required by law to do so.
- [5.] 6. A contract for hospital, medical or dental services subject to the provisions of this chapter that is delivered, issued for delivery or renewed on or after July 1, [2015,] 2021, has the legal effect of including the coverage required by this section, and any provision of the contract or the renewal which is in conflict with this section is void.
 - [6.] 7. As used in this section:
- (a) "Behavioral health services" has the meaning ascribed to it in NRS 422.2721.
- (b) "Distant site" has the meaning ascribed to it in NRS 629.515.
- [(b)] (c) "Originating site" has the meaning ascribed to it in NRS 629.515.
- [(e)] (d) "Provider of health care" has the meaning ascribed to it in NRS 439.820.
- [(d)] (e) "Telehealth" has the meaning ascribed to it in NRS 629.515.
 - **Sec. 6.** NRS 695C.1708 is hereby amended to read as follows:
- 695C.1708 1. A health care plan of a health maintenance organization must include coverage for :
- (a) Behavioral health services provided to an enrollee through telehealth or by standard telephone to the same extent and in the same amount as though provided in person or by other means; and
- (b) Other services provided to an enrollee through telehealth to the same extent as though provided in person or by other means.
 - 2. A health maintenance organization shall not:
- (a) Require an enrollee to establish a relationship in person with a provider of health care or provide any additional consent to or reason for obtaining *behavioral health services through telehealth or by standard telephone or other* services through telehealth as a condition to providing the coverage described in subsection 1;





(b) Require a provider of health care to [demonstrate]:

(1) Demonstrate that it is necessary to provide behavioral health services to an enrollee through telehealth or by standard telephone or other services to an enrollee through telehealth as a condition to providing the coverage described in subsection 1; or freeeivel

- (2) Receive any additional type of certification or license to provide behavioral health services through telehealth or by standard telephone or other services through telehealth as a condition to providing the coverage described in subsection 1;
- (c) Refuse to provide the coverage described in subsection 1 because of [the]:
- (1) The distant site from which a provider of health care provides behavioral health services through telehealth or by standard telephone or other services through telehealth; or [the]
- (2) The originating site at which an enrollee receives behavioral health services through telehealth or by standard telephone or other services through telehealth; or
- (d) Require covered behavioral health services to be provided through telehealth or by standard telephone or require other covered services to be provided through telehealth as a condition to providing coverage for such services.
- 3. A health care plan of a health maintenance organization must not require an enrollee to obtain prior authorization for any behavioral health service provided through telehealth or by standard telephone or any other service provided through telehealth that is not required for the service when provided in person. Such a health care plan may require prior authorization for a behavioral health service provided through telehealth or by standard telephone or another service provided through telehealth if such prior authorization would be required if the service were provided in person or by other means.
- 4. If a health care plan of a health maintenance organization includes coverage for behavioral health services provided in the home of an enrollee, such coverage must not depend on the geographic location at which the home is located.
- 5. The provisions of this section do not require a health maintenance organization to:
- (a) Ensure that covered services are available to an enrollee through telehealth *or by standard telephone* at a particular originating site;
- (b) Provide coverage for a service that is not a covered service or that is not provided by a covered provider of health care; or



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- (c) Enter into a contract with any provider of health care or cover any service if the health maintenance organization is not otherwise required by law to do so.
- [5.] 6. Evidence of coverage subject to the provisions of this chapter that is delivered, issued for delivery or renewed on or after July 1, [2015,] 2021, has the legal effect of including the coverage required by this section, and any provision of the plan or the renewal which is in conflict with this section is void.
 - [6.] 7. As used in this section:

- (a) "Behavioral health services" has the meaning ascribed to it in NRS 422.2721.
- (b) "Distant site" has the meaning ascribed to it in NRS 629.515.
- [(b)] (c) "Originating site" has the meaning ascribed to it in NRS 629.515.
- [(e)] (d) "Provider of health care" has the meaning ascribed to it in NRS 439.820.
- [(d)] (e) "Telehealth" has the meaning ascribed to it in NRS 629.515.
 - **Sec. 7.** NRS 695G.162 is hereby amended to read as follows:
- 695G.162 1. A health care plan issued by a managed care organization for group coverage must include coverage for:
- (a) Behavioral health services provided to an insured through telehealth or by standard telephone to the same extent and in the same amount as though provided in person or by other means; and
- (b) Other services provided to an insured through telehealth to the same extent as though provided in person or by other means.
 - 2. A managed care organization shall not:
- (a) Require an insured to establish a relationship in person with a provider of health care or provide any additional consent to or reason for obtaining *behavioral health services through telehealth or by standard telephone or other* services through telehealth as a condition to providing the coverage described in subsection 1;
 - (b) Require a provider of health care to [demonstrate]:
- (1) Demonstrate that it is necessary to provide behavioral health services to an insured through telehealth or by standard telephone or other services to an insured through telehealth as a condition to providing the coverage described in subsection 1; or [receive]
- (2) Receive any additional type of certification or license to provide behavioral health services through telehealth or by standard telephone or other services through telehealth as a condition to providing the coverage described in subsection 1;





- (c) Refuse to provide the coverage described in subsection 1 because of [the]:
- (1) The distant site from which a provider of health care provides services through telehealth; or [the]
- (2) The originating site at which an insured receives behavioral health services through telehealth or by standard telephone or other services through telehealth; or
- (d) Require covered behavioral health services to be provided through telehealth or by standard telephone or require other covered services to be provided through telehealth as a condition to providing coverage for such services.
- 3. A health care plan of a managed care organization must not require an insured to obtain prior authorization for any behavioral health service provided through telehealth or by standard telephone or any other service provided through telehealth that is not required for the service when provided in person. Such a health care plan may require prior authorization for a behavioral health service provided through telehealth or by standard telephone or another service provided through telehealth if such prior authorization would be required if the service were provided in person or by other means.
- 4. If a health care plan of a managed care organization includes coverage for behavioral health services provided in the home of an insured, such coverage must not depend on the geographic location at which the home is located.
- **5.** The provisions of this section do not require a managed care organization to:
- (a) Ensure that covered services are available to an insured through telehealth *or by standard telephone* at a particular originating site;
- (b) Provide coverage for a service that is not a covered service or that is not provided by a covered provider of health care; or
- (c) Enter into a contract with any provider of health care or cover any service if the managed care organization is not otherwise required by law to do so.
- [5.] 6. Evidence of coverage that is delivered, issued for delivery or renewed on or after July 1, [2015,] 2021, has the legal effect of including the coverage required by this section, and any provision of the plan or the renewal which is in conflict with this section is void.
 - [6.] 7. As used in this section:
- (a) "Behavioral health services" has the meaning ascribed to it in NRS 422.2721.
- (b) "Distant site" has the meaning ascribed to it in NRS 629.515.





(b) (c) "Originating site" has the meaning ascribed to it in NRS 629.515.

[(e)] (d) "Provider of health care" has the meaning ascribed to it in NRS 439.820.

[(d)] (e) "Telehealth" has the meaning ascribed to it in NRS 629.515.

Sec. 8. NRS 422.2721 is hereby amended to read as follows: 422.2721 1. The Director shall include in the State Plan for Medicaid:

- (a) A requirement that the State, and, to the extent applicable, any of its political subdivisions, shall pay for the nonfederal share of expenses for [services]:
- (1) Behavioral health services provided to a person through telehealth or by standard telephone to the same extent and in the same amount as though provided in person or by other means; and
- (2) Other services provided to a person through telehealth to the same extent as though provided in person or by other means; and (b) A provision prohibiting the State from:
- (1) Requiring a person to obtain prior authorization that would not be required if a service were provided in person or through other means, establish a relationship with a provider of health care or provide any additional consent to or reason for obtaining behavioral health services through telehealth or by standard telephone or other services through telehealth as a condition to paying for services as described in paragraph (a). The State Plan for Medicaid may require prior authorization for a behavioral health service provided through telehealth or by standard telephone or another service provided through telehealth if such prior authorization would be required if the service were provided in person or through other means.
 - (2) Requiring a provider of health care to [demonstrate]:
- (I) Demonstrate that it is necessary to provide behavioral health services to a person through telehealth or by standard telephone or other services to a person through telehealth as a condition to paying for services as described in paragraph (a); or [receive]
- (II) Receive any additional type of certification or license to provide behavioral health services through telehealth or by standard telephone or other services through telehealth as a condition to paying for services as described in paragraph (a).
- (3) Refusing to pay for services as described in paragraph (a) because of [the]:





- (I) The distant site from which a provider of health care provides behavioral health services through telehealth or by standard telephone or other services through telehealth; or [the]
- (II) The originating site at which a person who is covered by the State Plan for Medicaid receives behavioral health services through telehealth or by standard telephone or other services through telehealth.
- (4) Requiring behavioral health services to be provided through telehealth or by standard telephone or requiring other services to be provided through telehealth as a condition to paying for such services.
- 2. If the State Plan for Medicaid includes a requirement that the State, and, to the extent applicable, any of its political subdivisions, must pay for the nonfederal share of expenses for behavioral health services provided in the home of a person, such payment must not depend on the geographic location at which the home is located.
 - **3.** The provisions of this section do not:
- (a) Require the Director to include in the State Plan for Medicaid coverage of any service that the Director is not otherwise required by law to include; or
 - (b) Require the State or any political subdivision thereof to:
- (1) Ensure that covered services are available to a recipient of Medicaid through telehealth *or by standard telephone* at a particular originating site; or
- (2) Provide coverage for a service that is not included in the State Plan for Medicaid or provided by a provider of health care that does not participate in Medicaid.
 - $\boxed{3.}$ 4. As used in this section:
- (a) "Behavioral health services" means services for the evaluation, management or treatment of a mental health condition or an alcohol or other substance use disorder.
- (b) "Distant site" has the meaning ascribed to it in NRS 629.515.
- (c) "Originating site" has the meaning ascribed to it in NRS 629.515.
- [(c)] (d) "Provider of health care" has the meaning ascribed to it in NRS 439.820.
- [(d)] (e) "Telehealth" has the meaning ascribed to it in NRS 629.515.
 - **Sec. 9.** NRS 616C.730 is hereby amended to read as follows:
- 616C.730 1. Every policy of insurance issued pursuant to chapters 616A to 617, inclusive, of NRS must include coverage for:
- (a) Behavioral health services provided to an employee through telehealth or by standard telephone to the same extent





and in the same amount as though provided in person or by other means; and

- (b) Other services provided to an employee through telehealth to the same extent as though provided in person or by other means.
 - 2. An insurer shall not:

- (a) Require an employee to establish a relationship in person with a provider of health care or provide any additional consent to or reason for obtaining *behavioral health services through telehealth or by standard telephone or other* services through telehealth as a condition to providing the coverage described in subsection 1:
 - (b) Require a provider of health care to [demonstrate]:
- (1) Demonstrate that it is necessary to provide behavioral health services to an employee through telehealth or by standard telephone or other services to an employee through telehealth as a condition to providing the coverage described in subsection 1; or receive
- (2) Receive any additional type of certification or license to provide behavioral health services through telehealth or by standard telephone or other services through telehealth as a condition to providing the coverage described in subsection 1;
- (c) Refuse to provide the coverage described in subsection 1 because of [the]:
- (1) The distant site from which a provider of health care provides behavioral health services through telehealth or by standard telephone or other services through telehealth; or [the]
- (2) The originating site at which an employee receives behavioral health services through telehealth or by standard telephone or other services through telehealth; or
- (d) Require covered behavioral health services to be provided through telehealth or by standard telephone or require other covered services to be provided through telehealth as a condition to providing coverage for such services.
- 3. A policy of insurance issued pursuant to chapters 616A to 617, inclusive, of NRS must not require an employee to obtain prior authorization for any *behavioral health service provided through telehealth or by standard telephone or any other* service provided through telehealth that is not required for the service when provided in person. Such a policy of insurance may require prior authorization for a *behavioral health service provided through telehealth or by standard telephone or another* service provided through telehealth if such prior authorization would be required if the service were provided in person or by other means.
- 4. If a policy of insurance issued pursuant to chapters 616A to 617, inclusive, of NRS includes coverage for behavioral health





services provided in the home of an employee, such coverage must not depend on the geographic location at which the home is located.

- 5. The provisions of this section do not require an insurer to:
- (a) Ensure that covered services are available to an employee through telehealth *or by standard telephone* at a particular originating site;
- (b) Provide coverage for a service that is not a covered service or that is not provided by a covered provider of health care; or
- (c) Enter into a contract with any provider of health care or cover any service if the insurer is not otherwise required by law to do so.
- [5.] 6. A policy of insurance subject to the provisions of chapters 616A to 617, inclusive, of NRS that is delivered, issued for delivery or renewed on or after July 1, [2015,] 2021, has the legal effect of including the coverage required by this section, and any provision of the policy or the renewal which is in conflict with this section is void.
 - [6.] 7. As used in this section:
- (a) "Behavioral health services" has the meaning ascribed to it in NRS 422.2721.
- (b) "Distant site" has the meaning ascribed to it in NRS 629.515.
- [(b)] (c) "Originating site" has the meaning ascribed to it in NRS 629.515.
- (c) (d) "Provider of health care" has the meaning ascribed to it in NRS 439.820.
- [(d)] (e) "Telehealth" has the meaning ascribed to it in NRS 629.515.
 - **Sec. 10.** This act becomes effective on July 1, 2021.





