

HB 29: INSURANCE COVERAGE FOR TELEHEALTH

**Increases
access to health
care, reduces
consumer costs,**

and has zero
impact on the
state budget



**HB 29 requires
private health
insurers to cover
telehealth services, to**

1. Provide greater access to health care,
2. Allow patients to see their primary care physicians and specialists, and
3. Decrease travel costs for health care.

Telehealth **saves lives** by offering better, faster access to care, which can **reduce suicide, domestic violence**, and other serious events.

Sec. 1 - Requires that insurers in Alaska cover services offered via telehealth by a licensed provider without requiring an in-person meeting.

Sec. 2 - Defines telehealth as "**the practice of health care delivery, evaluation, diagnosis, consultation, or treatment, using the transfer of health care data through audio, visual, or data communications, performed over two or more locations,**" (the same as in AS 47.05.270(e)).

Sec. 3 & 4 - Establish an effective date.

Q. How Does Telehealth Work?

A. Telehealth is the distribution of health care services via telecommunication technology. It usually looks like:



Interactive: patient and provider interact in real time using video or audio equipment



Store-and-Forward: the provider sends images, sounds, or pre-recorded video to a patient or other provider for analysis



Self-Monitoring: a patient is monitored in their home via telehealth application

Q. Who Can Use Telehealth Services?

A. Medicaid covers telehealth services, but Alaskans enrolled in private insurance often face barriers to telehealth because of inconsistent coverage. HB 29 will close the gap between public and private insurance coverage of telehealth services.

Q. What are Alaska's Current Telehealth Laws?

A. In 2016, Alaska enacted HB 234, (codified as AS 21.42.422), requiring insurance plans to provide the same coverage for tele-mental health services as they do for in-person mental health services. This is the only law in Alaska requiring private insurance companies to cover telehealth.



Alaska is at the forefront of providing telehealth services for urban, rural, aging, and underserved communities across our state, primarily through Medicaid and tribal health. HB 29 increases access to health care by creating parity in public and private coverage, enabling Alaskans to get faster, more affordable care.