



Telemedicine for the Group Health Insurance Plan (GHIP)

February 12, 2024



Subcommittee Questions Around Telemedicine

- Has there been a policy change on utilizing telemedicine over state lines?
- Are out of state providers required to be a part of the Interstate Medical Licensure Compact (IMLC) in order to provide covered services?
- How does this apply to the Group Health Insurance Plan (GHIP)?

Delaware Law

- In 2021, the Governor signed House Bill 160 which added Delaware into the Interstate Medical Licensure Compact (IMLC). Under Delaware law, a healthcare provider licensed in a state that has not adopted an interstate compact may only provide telemedicine services if the provider obtains an interstate telehealth registration from the Division of Professional Regulation.
- The Compact currently includes 37 states, Washington D.C. and the Territory of Guam; four other states have introduced legislation to join the Compact.
- For telemedicine, each state has its own requirement regarding out of state clinicians and when they can see a state's resident. In general, when telehealth is accessed, it is considered to be rendered at the physical location of the patient*. Typically, a provider needs to be licensed *in the state in which the patient is physically located* when accessing the telehealth services.

**Providers in the IMLC would be an exception to this standard requirement.*

Group Health Insurance Plan (GHIP)

- Under the GHIP, Highmark and Aetna non-Medicare plans offer telemedicine service benefits and provide coverage for telemedicine visits and follow-ups from qualified providers in their network.
- Telehealth providers that are in or outside of the State of Delaware must comply with any and all state laws.
- The provider would be responsible to determine if they are able to treat a member based on their licensure and where the member resides.
- Highmark Delaware Special Medicfill plan does offer coverage for telemedicine services in certain scenarios, though this can be limited based on Medicare guidelines and is subject to the traditional 20% coinsurance.

Thank You



Email: benefits@delaware.gov

Website: de.gov/statewidebenefits